

SUNDAY The Paper OF MONTGOMERY COUNTY

Montgomery County's oldest locally owned independent newspaper



September Is Suicide Prevention Month MCYSB Leading QPR Suicide Prevention Training Workshops



Every 40 seconds, someone commits suicide somewhere in the world! Montgomery County is a caring community where suicide can be prevented. For Suicide Prevention Month, Volunteers for Mental Health and Youth Service Bureau are partnering to help make a change. Both are partner agencies of United Way in Montgomery County.

On Tuesday, Sept. 12, and Thursday, Sept. 14, Sara Clapp of the Youth Service Bureau will be leading QPR Suicide Prevention training workshops. The workshops will be held at the Hoosier Heartland State Bank Success Center, 1623 US-231, Crawfordsville.



Sara Clapp

QPR is an easy-to-understand method of approaching a difficult topic. Clapp will explain three simple steps for those who may interact with an individual contemplating suicide. The program will begin at 11:30 with lunch and conclude at 1:00 p.m. Those who request may receive a certificate of completion.

The workshop, materials, and lunch are free of charge thanks to the generosi-



ty of Hoosier Heartland State Bank and its Shared Values Awards program. To register for the workshop, visit www.vmhmc.org, or follow this direct link: https://docs.google.com/forms/d/e/1FAIpQLSehxpX-ZwNvLLkrDYCeMshsw7GnRLrT6vvYdh-cV4X123V0hSZQ/viewform?usp=sf_link The event registration is also posted on the Yodel community calendar. Questions may be directed to Denise Booher Walker through e-mail – dbw@vmhmc.org or by phone – 765-275-2689.

➔ TODAY'S QUOTE

"He said "Love...as I have loved you." We cannot love too much."
Amy Carmichael

➔ TODAY'S JOKE

Doesn't June know it's August? I can't December!

➔ TODAY'S VERSE

Philippians 3:13 "Brothers, I do not consider myself yet to have taken hold of it. But one thing I do: Forgetting what is behind and straining toward what is ahead, I press on toward the goal to win the prize for which God has called me heavenward in Christ Jesus." (NIV)

➔ TODAY'S HEALTH TIP

When you buy a plastic water bottle, make sure it's labeled "BPA-free."
Today's health tip was brought to you by Dr. John Roberts. Be sure to catch his column each week in The Paper and online at www.thepaper24-7.com.



➔ HONEST HOOSIER

I know that the saying "money talks" is true. Mine is constantly saying goodbye!



13 WTHR 7 DAY FORECAST

92 HEAT INDEX 100-115, PM STORMS	71/87 MORNING STORMS?	62/83 SUNNY AND MILD	61/79 PLEASANT	60/79 NICE	61/79 SUNNY	55/75 COOLER
FRI	SAT	SUN	MON	TUE	WED	THU

ONEST HOOSIER



Go 'stangs

I ndiana



Facts & Fun

36 Jackson

Number %00 ÷ Stumpers

Did You Know?

- Jackson County was founded in 1816 and named after General Andrew Jackson.
- Brownstown, the county seat, has a total population of 2,947 residents.
- The county has the second longest 3-span covered bridge in the world; The Medora Covered Bridge.
- The largest city in the county, Seymour, is 12.1 square miles and has 17,503 residents.
- The county is 513.91 square miles and has a population of 42,376 residents.

1. What percentage of people live in Seymour? \geq
2. How old is Jackson County? \leq
3. How many more people live in Seymour than Brownston? \geq
4. What is the population density of the county? \leq

Answers: 1. About 41.3% 2. 203 Years 3. Around 14,556 People 4. 82 / sq. mi. \div

Got Words?

Every year the Pepsi Plunge, a competitive swim event, takes place at the Shield's Park Pool in Seymour. The event attracts thousands of competitive swimmers. How do you think events such as the Pepsi Plunge impact small communities?

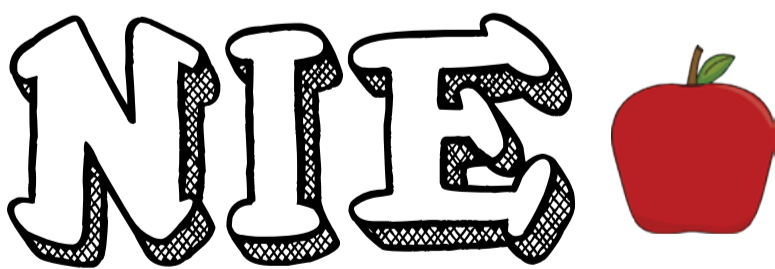
Word Scrambler

Unscramble the words below!

1. ONTNWORSB
2. OEDCEVR IEBRDG
3. MSEYRUO
4. SEPIP NPUGLE
5. OKCSJNA YUOCTN

Answers: 1. Brownstown 2. Covered Bridge 3. Seymour 4. Pepsi Plunge 5. Jackson County

Indiana Facts & Fun Is Presented This Week By: Newspapers In Education



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Sunday, Aug. 27, 2023

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Purdue University, U.S. Naval Test Pilot School To Partner On Joint Graduate Degree Program

Purdue University and the U.S. Naval Test Pilot School have signed an educational partnership agreement designed to enable USNTPS students to earn Purdue graduate degrees online with credit for their USNTPS training.

Under the agreement, the plan is to develop a curriculum pathway utilizing a number of courses in the intensive, 48-week curriculum taken by students at USNTPS to count toward Purdue graduate degrees, with the students also taking advantage of online courses from Purdue's College of Engineering and the Purdue Polytechnic Institute to complete their degrees.

USNTPS, located onboard Naval Air Station (NAS) Patuxent River in Maryland, is part of the Naval Air Warfare Center Aircraft Division (NAWCAD) and the Naval Test Wing Atlantic. USNTPS trains Navy test pilots, flight officers, engineers, and industry and foreign partners in a full spectrum of test and evaluation techniques for aircraft and aircraft systems. The school is at the forefront in development of, and leads aviation in, standardization of modern flight testing. It is the only domestic source of rotary wing test pilots and serves as the dedicated rotary wing test pilot school of the U.S. Army. Its highly competitive program also has graduated more than 90 NASA astronauts to date.

"This is an incredible opportunity for both Purdue and NAWCAD, the Wing, and TPS," said Capt. Elizabeth Somerville, commander, Naval Test Wing Atlantic. "It's



Photo courtesy of Purdue University

Standing, from left, are Mark French, Purdue professor of engineering technology; John Fassnacht, principal managing director, College of Engineering and Purdue Polytechnic for Purdue University Online; Diana Hancock, Purdue associate vice president for educational partnerships; Theresa Campioli Shafer, director of engineering education and research partnerships, Naval Air Warfare Center Aircraft Division; Cmdr. Travis J. Hartman, executive officer, U.S. Naval Test Pilot School; and John Tritschler, chief of academics, USNTPS. Seated, from left, are Dimitri Peroulis, senior vice president for Purdue University Online, and Capt. Elizabeth Somerville, commander, Naval Test Wing Atlantic.

a win-win for all parties. The speed in which this effort is moving is a testament to how eager we all are to bring higher education excellence to TPS and NAWCAD personnel."

To start, the partnership would involve Purdue online master's degrees in engineering technology and interdisciplinary engineering, and include Purdue's online Doctor of Technology degree for personnel who already have earned a master's. The 100% online interdisciplinary Master of Science in Engineering (MSE/MS) is a unique and flexible engineering program from Purdue's College of Engineering, which U.S. News & World Report ranks No. 2 in the nation for online graduate programs. The

100% online engineering technology degree is a synergistic combination of Purdue's electrical and computer engineering technology, industrial engineering technology, manufacturing engineering technology, and mechanical engineering technology programs.

The agreement also has the potential for pathways to make some of the courses from the USNTPS curriculum available to Purdue engineering and Purdue Polytechnic students.

In addition, this partnership presents possibilities for broader research collaborations with potential areas of collaboration in artificial intelligence, unmanned and autonomous aerial systems, hypersonics and sustainable energy

solutions.

"This partnership not only benefits Navy personnel and Purdue students educationally, it presents other exciting opportunities and is in line with Purdue's intent to be a leading partner for the Department of Defense in innovation to maintain and enhance national security," said Dimitrios Peroulis, senior vice president for Purdue University Online.

Purdue University and Navy leaders signed the educational partnership agreement during a bilateral engagement at NAS Patuxent River on Aug. 1, 2023. The estimated timeline for USNTPS students to begin enrolling in Purdue's online graduate programs is during the fall of 2023.

Conservation Board Doubles Clean Water Indiana Funding

The State Soil Conservation Board (SSCB) is allotting over \$2 million in Clean Water Indiana (CWI) grants for 2023, which is a \$1 million increase over 2022.

"As Secretary of Agriculture, I know how hard Hoosier farmers work to be good stewards of the land," said Lt. Gov. Suzanne Crouch, Indiana's Secretary of Agriculture and Rural Development. "So, I was pleased to see the legislature acknowledge the importance of soil and water conservation in Indiana by providing additional funding to Clean Water Indiana this past legislative session."

This increased funding was allocated by the Indiana General Assembly during the 2023 legislative session. The Indiana State Department of Agriculture's (ISDA) Division of Soil Conservation was awarded over \$5 million additional dollars this year. The SSCB recently voted on how to spend the money and declared to increase funding to key water quality and conservation programs, including Clean Water Indiana's competitive grant program.

Clean Water Indiana was established to provide financial assistance to landowners and conservation groups and supports the implementation of conservation practices which will reduce nonpoint sources of water pollution through education, technical assistance, training and cost sharing programs. Programs under the Clean Water Indiana fund are administered by ISDA's Division of Soil Conservation subject to direction from the SSCB.

"We are so grateful to the Indiana General Assembly who recognized the importance of water quality in our state and allocated these additional funds to Clean Water Indiana during the past legislative session," said Don Lamb, Director of the Indiana State Department of Agriculture. "This increased funding for ISDA's Clean Water Indiana program will assist soil conservation districts across the state as they work hand in hand with our Indiana farmers and landowners."

There are more than double the amount of available funds to be awarded through a competitive grant process un-

der Clean Water Indiana, with the State Soil Conservation Board voting to increase the grant pool to \$2,000,000.

This funding will primarily be used to fund conservation projects and programs at the local level, with typical grantees being some of Indiana's 92 Soil and Water Conservation Districts, and other conservation organizations. The SSCB expects grant application requests to exceed the available funding. Typical projects include cost-share programs for on-farm conservation best management practices, staffing positions for direct landowner technical assistance and district administration, water quality and soil conservation education programs and more.

"The Clean Water Indiana grants go a long way in ensuring Hoosier landowners and local soil and water conservation districts have the funding they need to complete critical water projects," said Brad Dawson, Clean Water Indiana grant committee member.

"Each year it is amazing to see the types of projects brought to us for funding, and we notice that they are located all across the state, which in turn helps the waterways statewide. Last year we were able to grant a little over \$600,000, so I am extremely excited to see increased funding and be able to award more projects, and clean more waterways, going forward."

The members of the Clean Water Indiana grants committee are Amy Burris, Kenny Cain and Brad Dawson. The SSCB is accepting competitive proposals for targeted projects up to three years in length. Applications are open and are due Sept. 8, 2023 at 12 p.m. E.T. To apply please visit isda.in.gov.

Additional key funding from Clean Water Indiana will go towards expanding Indiana Conservation Reserve Enhancement Program, matching dollars available to Soil and Water Conservation Districts, and as match for Inflation Reduction Act proposals through the United States Department of Agriculture.

For more information on soil conservation and water quality initiatives please visit isda.in.gov.

Indiana Association Of County Commissioners Refresh The Now, Indiana County Commissioners' Logo

The Indiana Association of County Commissioners are officially refreshing their logo to highlight the now, Indiana County Commissioners (ICC). The (ICC) is a nonprofit organization that provides education, leadership support and advocacy services to strengthen County Commissioners' influence throughout Indiana.

"The decision to move forward with the newly refined name and the logo was simple," says the ICC Executive Director, Stephanie Yager. "This is a wonderful opportunity to reflect on the ICC's endeavors and new projects that are in the pipeline."



Considering that the ICC is understood to be an association, the ICC Board chose to prioritize simplifying. The Board also unanimously agreed to the vitality of emphasizing "County" over "Indiana" to ensure each county feels connected to the ICC's work and vision. Visually, the de-

cision to use a courthouse icon further emphasizes that representation from each county across the state of Indiana. Utilizing the classic blue and gold colors in the Indiana flag, unites those represented counties, both leaders and residents.

"Being able to walk through the rebranding

process with my fellow Board members has put our mission to practice," says the ICC Board President, Commissioner Mark Heirbrandt. "We are looking forward to the ICC's continued growth with this rebranding, which will allow all county commissioners to give back to their communities."

The ICC is in the early stages of developing a brand-new website to replicate the new brand that has been implemented into the logo. There are ongoing internal conversations to implement the brand throughout the state as it continuously develops.

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Indy Airport Mid-Year Passenger Traffic Hits All-Time High

The post-pandemic rebound has officially arrived at the Indianapolis International Airport (IND). More than 4.7 million passengers traveled through the Indy airport in the first six months of 2023, breaking a record for the reigning best midsize airport in North America.

"We had more enplanements in the first six months of 2023 than we've seen in the first half of any year to date," said Indianapolis Airport Authority Executive Director Mario Rodriguez. "And for a single month, this June was the biggest June we've had in the airport's history."

In addition, March was one of the strongest months in the first half of 2023 due to a record-breaking spring break travel season, with passenger numbers surpassing pre-pandemic levels. June and May trailed closely behind March, respectively.

Rodriguez said enplanements were up 11.5 percent so far this year, outpacing Midwest peer airports.

Marsha Wurster, IAA senior director of commercial enterprise, said Indy's appeal as a top host city has also contributed to the increase in passenger traffic.

"Guests are flying in from all around the world to attend major conventions and sporting events

in Indy, like FDIC International, JAMFest Cheer Super Nationals and the Indy 500," said Wurster. "When these events overlay with a major holiday or travel season that also boosts passenger traffic."

Memorial Day was one of the single busiest days at the Indy airport as race fans headed home and travelers were flying en masse over Memorial Day weekend. Airlines with service out of the Indy airport added 20 percent more seat capacity for flights departing the Monday after the race.

New and Resumed Nonstop Flights Adding to the Numbers

To date in 2023, five new or reinstated nonstop flights joined the roster out of Indy, and three schedule changes gave more convenience and capacity for passengers headed to San Francisco and Toronto.

In January, Allegiant Air added a special nonstop flight from Indy to Orlando to accommodate fans headed to the Purdue Citrus Bowl game, and Frontier Airlines added a seasonal, twice-weekly nonstop flight headed to Phoenix. Frontier also resumed its seasonal nonstop flight twice per week to Raleigh-Durham in May.

Much anticipated, Southwest Airlines resumed its twice daily during weekdays and once on Sunday nonstop

flights to Kansas City in April, and its seasonal San Diego nonstop flight once weekly resumed in June.

Air Canada increased capacity for Hoosier travelers adjusting its aircraft from a 50-seater to a 76-seat jet and improved its access from Indy to Toronto with twice daily flights on weekdays and once on Saturdays, in June through August of this year. It remains on the larger aircraft on one flight per day through the end of the year.

Looking ahead, Delta Air Lines will reinstate its nonstop flight from Indy to Salt Lake City starting March 10, 2024. United Airlines will adjust its flight schedule on the return trip home to Indy from San Francisco, which is currently operating as a red eye. Beginning Oct. 29, 2023, the flight will arrive in Indianapolis at about 9 p.m., providing a more convenient flight time.

Wurster said the Indy airport continues to pursue a nonstop transatlantic flight to Europe as a top priority, supported by a compelling business case, even through the continued challenges of the pandemic and airlines' availability of aircraft and crew. The airport is also pursuing strategic nonstop flights throughout the United States that align with the needs of the business community and leisure travelers.

BBB Tip: Beware Scholarship Scams When Searching For Financial Aid

Many students are still searching and applying for grants and scholarships to fund their college education. With an average tuition of approximately \$25,000 at 4-year institutions, according to the National Center for Education Statistics, paying for a college degree is a challenging obstacle for prospective students. A challenge that is made more difficult by scammers looking to take advantage of students and parents searching for financial aid opportunities.

The Better Business Bureau receives numerous reports of scholarship scams every year. Multiple reports were submitted to BBB Scam Tracker in 2022, detailing consumer interactions with unethical businesses claiming to provide students with financial guidance.

For students struggling to pay tuition, a sudden offer of a grant or scholarship can look like a dream come true. But it could be bait for a scam. This con hooks victims with the promise of money, but upfront "fees" never actually materialize into those much-needed funds. In a recent twist, these scammers claim to help with student loan forgiveness.

Better Business Bureau (BBB) recommends caution when dealing with companies that offer assistance in finding financial aid opportunities. Students and their families should be wary of websites, seminars, or other schemes that promise to find scholarships, grants, or financial aid packages for a fee.

How the scams work: Scammers typically claim to represent the government, a university, or a nonprofit organization. The details vary, but the con is the same. The scammer will pose as a financial aid representative using words like "National" and "Federal" to sound more official. They claim you have won a scholarship or a grant (without ever applying) and ask for payment of a one-time "processing fee." In another version, the scammer pressures you into applying for a "guaranteed" scholarship or grant. However, there is a fee to apply. Time goes by once the fee is paid, and the money is never sent. When attempting to contact a representative, it is quickly discovered that the company has set so many conditions that it

is almost impossible to receive a refund.

In another variation, a check arrives for the scholarship, and instructions are included to send back payment for taxes or fees. The check turns out to be a fake, and you're out whatever money was sent.

A consumer reported this version recently: "The business claims to have been around for 14 years, but the website has been up for two... The financial aid workshops are pitch meetings where they try to get you to pay \$2,000 for help with college admissions, but it turns out that help is limited to exchanging text messages with an unknown person. The contract's fine print states that the person you are texting is not a professional and has no expertise in college admissions or financial aid."

Due to the sensitive personal and financial information provided for scholarship and grant applications, it is important to be cautious when choosing one to apply for. Of the 2.47 million full-time students enrolled in post-secondary institutions during the 2018-19 school year, 84% were awarded financial aid through student loans or federal, state, local, or institutional grants. On average, students were awarded slightly over \$5,000 from federal grants, such as FAFSA, and more than \$11,000 from institutional grants. While the amount awarded varies depending on the institution (public versus private or two-year versus four-year), applying for grants and scholarships is a great way to help ease the financial burden of attending college.

Legitimate companies are helping students find aid with some results. However, students and parents can usually find the same awards and others on their own by searching online. Prospective college financial aid offices can also help, especially if it is a college the student is seriously considering attending.

It is generally free to apply for scholarships. Information is available online at studentaid.gov for the different financial aid options. If you don't think you qualify for financial aid, review the Federal Student Aid website options, as many colleges and universities use it for non-need-based awards.

To protect students and parents searching for financial aid opportunities from falling victim to scholarship scams, the Better Business Bureau recommends following these guidelines:

- Beware of unsolicited offers. Typically, winning a scholarship or grant that wasn't applied for is impossible. Ask how the organization got your name and contact information, and then verify it with the source outside of the email, phone number, or website they used to contact you.

- Take your time. Avoid being rushed or pushed into paying for help at a seminar. Use caution if a representative urges you to buy now to avoid losing an opportunity.

- Ask lots of questions. Be cautious if a company is reluctant to answer questions about the service or the process. If the company or seminar representative is evasive, walk away.


- Ask your guidance counselor or a college financial aid office whether they have experience with the company.

- Be skeptical of glowing success stories touted on websites or at seminars. Ask instead for the names of families in your community who have used the service in the last year. Talk to them and find out about their experience with the firm.

- Ask about fees associated with a professional financial aid search and determine if the company provides refunds. Get the information in writing but realize that dishonest companies may refuse to give refunds despite stated policies.

- Be aware that a check can bounce even after the bank allows cash withdrawal from the deposit. Check processing is a confusing business, as is the terminology. Even if a bank representative says that a check has "cleared," it is not sure that it won't be detected as a fake weeks later. One thing the account holder can be sure of is that they will be responsible for any funds drawn against the amount.

For more information and to learn how to protect yourself, Google "BBB 10 Steps to Avoid Scams". If you spot a scam, whether you have lost money or not, report it to BBB's Scam Tracker at BBB.org/ScamTracker and the FTC at Report-Fraud.ftc.gov. Your story can help protect consumers from similar scams.



September 16 - November 11, 2023

On Saturday, September 16th, Athens Arts will host the opening of:

[untitled]3

a national juried exhibition

The evening will be an art, music, and culinary pleasure event!

We will celebrate the artists and announce the award winners of the juried exhibition.

Athens Arts is a tremendous asset to downtown Crawfordsville, the county, and the community bringing vibrant opportunities to engage the community in art and celebrating creativity! We appreciate your support and advocacy for the arts in our community. The national exhibition needs monetary award donors. This is where you come in!

Your monetary support is vital in keeping the gallery open for local artists to share their talents, sell their art, and bring visual arts to the community. We thank you! For this special exhibition, we would like to extend the opportunity for you to be PART of the [untitled]3 celebration! Athens looks forward to allowing you to choose the award winner within levels. Athens Arts' board and artists appreciate your continued support. This prize money will go a long way to celebrate the artists!

Kindly fill out this form and return to be received no later than September 6, 2023.

Names: _____
 Address: _____
 Phones: _____
 Email: _____

Amount of award donation*:
 _____ \$35+ _____ \$50+ _____ \$100 _____ \$250 _____ \$500

*Donations may be combined with other awards - award would be listed as award given by ZKY company and CBA family

PLEASE PRINT

1. How business/individual to be listed on the program: _____

2. Is this in honor or memory of someone?
 HONOR of: _____
 MEMORY of: _____

3. (circle) YES NO
 Do you want to come to the gallery and choose the art piece for your award? (date/time TBA, Sept. 14 or 15) A representative of Athens will contact you to set up a time.

Please make checks payable to Athens Arts.
 Mail this completed invoice with the check to:
 PO Box 207, Crawfordsville, IN 47933. Attention: Diana McCormick, Director.
 If you prefer to pay by card, please contact the Director.
 Deadline to be included in the program is September 6, 2023



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Photo courtesy of Prophetstown State Park

2022 3rd Place: Westminster Village Assisted Living

Scarecrow Callout At Prophetstown State Park

Spooky or silly, frightful or fun, when the fall winds blow, it's time to make your scarecrow!

Prophetstown State Park invites you to create a one-of-a-kind scarecrow for its 14th Annual Trail of Scarecrows, Oct. 1—Nov. 5. Support your local community, highlight an organization, promote special events or just show off your creativity to thousands of visitors this fall. This event is open to businesses and families alike.

The scarecrows will be featured along Prophetstown's paved accessible trail. Promote recycling and upcycling by re-

posing used items and materials to create fun (and funky!) art for this special event. It's free to participate and there are no registration fees.

The public will have the chance to vote for their favorite scarecrows by making donations to the Interpretive Services Fund for Education, Arts, Culture and History Programs at Prophetstown State Park. By donating at least \$1, park guests can cast 100 votes for their favorite. Prizes are awarded for the most votes so spread the word to vote for your scarecrow.

If you are unable to

sponsor a scarecrow, please consider donating merchandise or gift certificates for contest prizes or gifting a monetary contribution for interpretive services programs.

Check out last year's Trail of Scarecrows picture album at Facebook.com/ProphetstownSP for fun and creative ideas.

To enter your scarecrow and receive registration materials, email Jenna Parks Freeman, interpretive naturalist, by Sept. 18.

For more information, call Jenna Parks Freeman at 765-320-0503 or email jparks@dnr.IN.gov.

Quantum Research Sciences Selected As Finalist For Rally IN-Prize Pitch Competition

Purdue-connected software company and Department of Defense contractor Quantum Research Sciences has been selected as a finalist for one of the world's largest international venture capital pitch competitions.

Quantum Research Sciences will compete for \$1 million at the inaugural Rally innovation conference in Indianapolis, the first cross-sector innovation conference of its kind. The Lafayette-based company is one of just five from the software industry selected to present. Across all categories, Rally received 430 applicants from 38 countries.

"Entrepreneurship has become increasingly challenging as the pandemic and fluctuations in capital markets continue to have lasting effects.

With competition fiercer than ever, new entrants in the market face an uphill battle," said Elevate Ventures CEO and Rally visionary Christopher Day. "The Rally IN-Prize Competition provides funding and resources startup companies need to make a tangible impact."

"Our company devel-

ops software that runs on quantum computers," said Quantum Research Sciences CEO Ethan Krimins. "Our company is profitable, we have both a pending patent and sole-source protection backed by the U.S. Department of Defense, and we are affiliated with Purdue University. Most importantly, our practical quantum software enables anyone to leverage the power of quantum computing to identify an optimal solution – something which is needed by every single company in the world."

Quantum Research Sciences was founded by Krimins, who is no stranger to the startup and venture world. Krimins first partnered with the Purdue Research Foundation in 2017 on an aviation technology program that is still in operation with the Federal Aviation Administration.

"Quantum Research Sciences is a great example of the power of Boilermakers to create changing technology," said Tyler Mantel, Purdue Innovates Startup Foundry director. "We see world-changing ideas every day, and whether

they are ready to patent and license, or grow into the next category-defining company, Purdue Innovates deploys the power of the Purdue community to support success."

Presentations will take place Aug. 29-31 in Indianapolis. The Rally-IN Prize Competition will award money to investments across five industries: software, ag and food, health care, sports technology and hard technology. The event is produced in partnership with Elevate Ventures and the Indiana Economic Development Corporation.

About Quantum Research Sciences

Quantum Research Sciences is an American technology company focused on the discovery, development and delivery of scalable quantum software. Quantum Research Sciences created the DoD's first operational quantum software and is working toward new quantum software applications every day. For more information on Quantum Research Sciences, visit <https://quantumresearchsciences.com/>.

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FAMILY FEATURES

Soaking up some sun and sharing a meal with family and friends brings people together, especially when favorite recipes are on the table. Whether there's a cause for celebration or a gathering of loved ones is simply overdue, serving up delicious dishes is a sure bet to get everyone involved.

These flavorful Mexinit Dip, Beef and Peanut Empanadas with Chimichurri, Asian Peanut Slaw and Peanut Butter Banana Pops recipes are ideal for the whole family. Starting with a spicy dip best paired with corn chips or crackers, hungry guests can work their way up to the main course of savory empanadas served alongside a tangy Asian slaw. Finally, kids and adults alike can cap off the celebration with a sweet, fruity dessert.

Leaning into a versatile ingredient like peanuts, which make all these dishes possible, can take your gatherings to the next level. They complement a wide range of recipes from appetizers and snacks to main courses and desserts.

Plus, they contain 26% protein and fulfill approximately 30% of a 4-6-year-old's and 26% of a 7-10-year-old's recommended daily allowance per serving, making them a kid-favorite source of energy. They contain six essential vitamins – vitamin E, folate, riboflavin, thiamin, niacin and vitamin B6 – and seven essential minerals – phosphorus, iron, magnesium, potassium, zinc, copper and calcium.

Often referred to as “nutrition in a nutshell,” there's a good chance your peanut supply came from the United States' leading grower: Georgia. With approximately 4,000 active peanut farmers, the state produces 52% of the country's peanuts.

To find more family-friendly recipe ideas powered by peanuts, visit GAPeanuts.com.

Mexinit Dip

Recipe courtesy of the Georgia Peanut Commission
Yield: 4 cups

- 1 can (11 1/2 ounces) condensed bean with bacon soup
- 1 cup shredded cheddar cheese
- 1 can (10 ounces) tomatoes and green chiles
- 2 tablespoons finely chopped onion
- 1 tablespoon hot chili powder
- 1/2 cup peanut butter
- corn chips or crackers

In 2-quart microwave-safe container, combine soup, cheddar cheese, tomatoes and green chiles, onion, chili powder and peanut butter. Cover with glass or plastic lid.

Microwave on high 2 1/2 minutes; stir. Microwave 2 1/2 minutes, or until cheese is melted.

Stir before serving with corn chips or crackers.



Beef and Peanut Empanadas with Chimichurri

Recipe courtesy of “Set the Table” on behalf of the Georgia Peanut Commission
Yield: 30-40 small empanadas

Spicy Beef and Peanut Empanadas:

- 2 tablespoons olive oil
- 1 small yellow onion, chopped
- 1 teaspoon red pepper flakes
- 1 large garlic clove, minced
- 1/3 cup golden raisins
- 1/2 cup raw Georgia Peanuts
- 2 tablespoons pickled jalapenos, chopped
- 1 pound ground beef
- 1 tablespoon Worcestershire sauce
- 1 tablespoon water, plus additional for sealing dough
- salt, to taste
- pepper, to taste
- 2 packages pie crust
- 1 egg white, in small bowl

Chimichurri:

- 1/3 cup flat leaf parsley
- 1 teaspoon dried oregano
- 3 garlic cloves, peeled and roughly chopped
- 1/4 cup red wine vinegar
- 1 tablespoon red pepper flakes
- 1/2 cup olive oil
- salt, to taste
- pepper, to taste

To make spicy beef and peanut empanadas: In large skillet over medium-high heat, heat olive oil. Add onion, red pepper flakes, garlic, raisins, peanuts and jalapenos. Cook until onion and garlic are soft and fragrant. Add ground beef and brown thoroughly. Stir in Worcestershire sauce and 1 tablespoon water. Cook 2-3 minutes, stirring to prevent burning. Season with salt and pepper, to taste; transfer filling to large bowl and cool.

Preheat oven to 375 F.

Unroll pie crusts on lightly floured work surface. Using round cutter at least 3 inches in diameter, cut out rounds.

Using rolling pin, roll out edges of each circle, leaving center of circle at its original thickness.

Holding one round of dough in palm of hand, scoop about 1 tablespoon filling into center. Using fingertip, line edge of dough with water, fold into half moon shape and pinch to seal. For extra ease, use fork.

Place filled empanadas on parchment-lined baking sheet and brush tops with egg white.

Bake 20-25 minutes on upper rack.

To make chimichurri: In blender or food processor, pulse parsley, oregano, garlic, red wine vinegar, red pepper flakes and olive oil 2-3 times. Season with salt and pepper, to taste, and serve in small bowl for dipping.



Asian Peanut Slaw

Recipe courtesy of the Georgia Peanut Commission

- 1 can (11 ounces) mandarin oranges
- 1/4 cup Asian sesame dressing
- 2 tablespoons creamy peanut butter
- 1/4 teaspoon crushed red pepper
- 1/2 cup coarsely chopped dry roasted peanuts
- 1 bag (16 ounces) three-colored deli slaw mix
- chow mein noodles

Drain juice from mandarin oranges into mixing bowl and reserve oranges.

In bowl with juice, add dressing, peanut butter and red pepper; whisk until well blended. Add peanuts, oranges and coleslaw mix; toss until thoroughly coated. Garnish with chow mein noodles before serving.



Peanut Butter Banana Pops

Recipe courtesy of registered dietitian Annessa Chumbley on behalf of the Georgia Peanut Commission
Yield: 8 pops

Craft sticks

- 4 firm, ripe bananas, peeled and halved crosswise
- 1 cup melted chocolate wafers
- 1/2 cup finely chopped peanuts

Toppings:

- unsweetened coconut flakes (optional)
- chopped dried pineapple (optional)
- chopped dried strawberries (optional)
- melted peanut butter chips (optional)

Insert one craft stick into each banana half. Place eight banana pops in single layer on small tray covered with parchment paper. Place tray in freezer at least 4 hours or overnight.

Pour melted chocolate into bowl. Dip each frozen banana into bowl, turning to coat. Lay chocolate-covered bananas back on parchment paper. Sprinkle with chopped peanuts. Sprinkle with coconut flakes, pineapple and strawberries, if desired. Drizzle with melted peanut butter chips, if desired.

Serve or wrap individually in plastic wrap and store in freezer.

SUNDAY

In The Kitchen

Sunday, Aug. 27, 2023

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'Fall' In Love with Family-Favorite Autumn Recipes

FAMILY FEATURES

With temperatures cooling and cravings leaning toward comforting flavors, fall offers a perfect time for families to explore adventurous twists on favorite foods. As you and your loved ones rework the menu for autumn, turn to versatile ingredients that provide fresh tastes and new ways to enjoy classic recipes.

One star ingredient that can be used for appetizers, main courses, sides, snacks and desserts alike is watermelon. In fact, using the entire watermelon (rind included) means you've discovered a sustainable way to create nutritious meals without food waste.

Consider these simple, delicious ways to use the entire watermelon in your kitchen.



Watermelon Bourbon Glaze with Grilled Flank Steak

Servings: 6

- 1 1/2 cups watermelon juice (approximately 2 1/2 cups chopped watermelon, blended)
- 2 tablespoon minced garlic
- 1/4 cup soy sauce
- 1/4 cup brown sugar
- 2 teaspoon hot sauce
- 1/4-1/2 cup bourbon
- 2 pounds flank steak or London broil
- 1/4 teaspoon cornstarch

In medium saucepan over medium-high heat, reduce watermelon juice to 2/3 cup. Toward end of reduction, add garlic. Remove from heat, cool 10 minutes then add soy sauce, brown sugar, hot sauce and bourbon. Mix well.

Place watermelon-bourbon glaze in large zip-top bag. Add steak and massage to cover meat. Close bag and refrigerate 3-4 hours.

Heat grill to high heat. Remove steak from plastic bag and gently shake to remove excess glaze.

Grill steak 4-6 minutes; turn, grill 4-6 minutes, depending on thickness of steak. Remove from heat. Steak should be pink in center.

Allow steak to rest on platter or cutting board 10 minutes.

Mix small amount of watermelon-bourbon glaze with cornstarch. In small saucepan over medium-high heat, add cornstarch mixture to remaining glaze and simmer 3-5 minutes. Reduce to medium heat until mixture thickens. Remove from heat.

Cut flank steak on bias into thin strips. Drizzle watermelon-bourbon glaze over top.

Watermelon Flesh

In the fall, whole watermelon is still available in many areas. You can also find mini watermelon in the fresh cut produce section at many local grocers. The flesh is often the favorite (and most-used) part of the watermelon. Served on its own as a hydrating snack or as part of a recipe for tasty entrees, the flesh offers something for nearly every appetite so no watermelon goes to waste.

Watermelon Juice

Watermelon is 92% water, making it a sweet choice for staying hydrated. Even if your watermelon is overripe, don't throw it

out – instead, juice or puree it to retain value and nutrition. Use it to sweeten this Watermelon Bourbon Glaze then drizzle over a perfectly grilled flank steak and serve with mashed potatoes and grilled vegetables for an ideal fall meal.

Watermelon Rind

The rind is often thrown out – many people don't realize you can eat it, too. The rind absorbs flavors added to it and adds an unexpected texture to this Watermelon Walnut Currant Chutney. Try serving over brie with crackers or simply dip with naan or baguettes.

Find more flavorful fall solutions to avoid food waste at Watermelon.org.



Watermelon Walnut Currant Chutney

Servings: 16

- 4 cups watermelon, juiced
- 2 cups watermelon rind (white part), diced small
- 2 tablespoons apple cider vinegar
- 1 1/2 cups packed brown sugar
- 1/2 medium white onion, sliced
- 1 tablespoon minced garlic
- 1/2 teaspoon nutmeg
- 1/4 teaspoon cloves, ground

- 1 teaspoon lemon zest
- 1 lemon, juice only
- 2 tablespoons currants
- 2 tablespoons roasted walnuts
- 1 wheel brie cheese, for serving
- crackers, for serving

In saucepan over medium heat, reduce watermelon juice to 2 cups. Combine with watermelon rind, apple cider vinegar, brown sugar, white onion, garlic, nutmeg, cloves, lemon zest, lemon juice, currants and walnuts; simmer until almost dry.

Chill and serve over brie with crackers.

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FIGHT HUNGER WITH FAMILY MEALS



Selfless ways to support community members in need

Photo courtesy of Getty Images

FAMILY FEATURES

With hectic day-to-day schedules and varying dietary needs, many families face the dreaded daily question: “What sounds good for dinner?” In contrast, millions struggle to put food on the table each night, impacting about 1 in 8 children, according to Feeding America.

You can help support those in need through Safeway and Albertsons’ “Fight Hunger, Serve Hope” cause program – an initiative to fight hunger in local communities during summer months when households with school-aged children face higher rates of food insecurity. The company’s private label will donate one meal for every O Organics® product purchased, up to \$7 million and the equivalent of 28 million meals. Donations will be made to Nourishing Neighbors, a program of Albertsons Companies Foundation, to fund grants dedicated to providing healthy meals for at-risk youth throughout the summer.

“While summertime sparks excitement for countless students, it also marks the unfortunate reality that millions of children face when they lose access to school cafeteria lunches and breakfasts they depend on throughout the school year,” said Jennifer Saenz, EVP and chief merchandising officer at Albertsons Companies. “As a company, we are committed to making a difference in the lives of children in need. For the first time, we are making it easier than ever for our customers to support this mission by connecting each purchase of our O Organics brand to hunger relief efforts in the communities we serve.”

Following the campaign period, families looking to help in their communities can give back in a variety of ways.

Donate Canned Goods

Once school is in session, many classrooms participate in canned food drives for a variety of causes while serving a dual purpose: feeding those in need and teaching children the importance of giving back. Sending your students to school with canned goods can show them the value of helping others and instill a sense of responsibility.

Volunteer at a Food Pantry

Sharing valuable resources like canned goods helps make a difference in communities, but local food pantries also need willing volunteers to sort and distribute food, among other duties. It can provide a unique sense of perspective as you meet other volunteers, improve the lives of people in your community and gain new skills.

Promote the Power of Family Meals

Whether it’s breakfast, lunch, dinner or all three, sharing a meal with neighbors can be a powerful moment. It provides an opportunity to connect while enjoying easy-to-make recipes like Ribeye Steak, Grape Tomato and Mushroom Kebabs; Grilled Chicken Salad with Goat Cheese, Fresh Raspberries and Pecans; and Mixed Berry-Lime Smoothie Bowl with Banana and Granola.

Find more meal ideas by visiting Safeway.com and Albertsons.com.



Photo courtesy of Getty Images

Ribeye Steak, Grape Tomato and Mushroom Kebabs

Recipe courtesy of Safeway and Albertsons
Total time: 30 minutes
Yield: 4 cups

- 2 cloves garlic
- 1/2 small bunch Italian (flat-leaf) parsley
- 1/4 cup O Organics extra-virgin olive oil
- 1/8 cup red wine vinegar
- 2 teaspoons O Organics Dijon mustard
- 1/2 teaspoon salt
- 1/2 teaspoon black pepper
- 3/4 pound O Organics ribeye steak
- 1/2 pint O Organics grape tomatoes
- 1/4 pound O Organics white mushrooms green pepper, sliced (optional)
- 1/2 medium red onion
- 6 skewers

Peel and mince garlic. Wash and dry parsley. Shave leaves off stems; discard stems and mince leaves.

In large bowl, whisk minced garlic, half the minced parsley (reserve remainder for garnish), olive oil, vinegar, Dijon mustard, salt and pepper.

Cut steak into cubes; transfer to marinade bowl and toss to coat.

Wash tomatoes, mushrooms and green pepper. Halve mushrooms. Add tomatoes, mushrooms and green pepper to marinade. Peel onion and cut into chunks; add to marinade. Toss beef and vegetables until well coated.

Heat grill pan, outdoor grill or skillet to medium-high heat.

Thread steak and vegetables onto six skewers.

Cook kebabs in batches until steak is browned and vegetables are tender, 3-5 minutes per side. Transfer to plate and repeat with remaining kebabs.

To serve, plate kebabs and sprinkle with remaining minced parsley.

Grilled Chicken Salad with Goat Cheese, Fresh Blueberries and Pecans

Recipe courtesy of Safeway and Albertsons
Total time: 20 minutes

- 3/4 pound boneless, skinless O Organics chicken breasts
- 1/4 teaspoon salt
- 1/8 teaspoon black pepper
- 2 teaspoons O Organics extra-virgin olive oil
- 1 package (5 ounces) O Organics spring mix
- 1 package (6 ounces) O Organics blueberries (or desired berry)
- 1/4 cup O Organics pecan halves
- 3 tablespoons O Organics olive oil
- 1 tablespoon O Organics balsamic vinegar
- 1/2 log (4 ounces) O Organics goat cheese

Pat chicken dry with paper towels and place on cutting board. Cut chicken in half horizontally to

form thin cutlets. Season with salt and pepper on both sides.

Preheat grill pan, outdoor grill or skillet to medium-high heat.

Once pan is hot, coat with oil. Add chicken to pan and grill, turning once, until cooked through, 3-4 minutes per side.

Wash and dry spring mix. Place in medium bowl. Wash and dry blueberries. Add to bowl with mixed greens. Using clean cutting board, roughly chop pecans. Add to bowl.

Transfer cooked chicken to cutting board and cut into thin strips.

In bowl, mix olive oil and balsamic vinegar to create dressing.

Add chicken and dressing to salad bowl; toss to combine.

To serve, divide salad between plates or bowls and crumble goat cheese over top.



Mixed Berry-Lime Smoothie Bowl with Banana and Granola

Recipe courtesy of Safeway and Albertsons
Total time: 10 minutes
Yield: 3 cups

- 1 banana
- 1/2 package (6 ounces) O Organics blackberries
- 1/2 lime
- 2 cups O Organics frozen mixed berries
- 1 cup plain O Organics Greek yogurt
- 4 fluid ounces O Organics whole milk
- 1/8 cup O Organics honey
- 1/4 teaspoon ground cinnamon
- 2/3 cup O Organics granola of choice

Wash and dry banana and blackberries. Peel and thinly slice banana; set aside.

Zest and juice lime into blender. Add frozen mixed berries, yogurt, milk, honey and cinnamon. Blend on high speed until smooth, 1-2 minutes.

To serve, divide smoothie between bowls and top with banana, blackberries and granola.

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BREAKING BETTER-FOR-YOU BREAD

Quick and easy keto-friendly meal ideas

FAMILY FEATURES

For many looking to make healthy dietary changes, weight loss is a primary concern. Because the Dietary Guidelines for Americans recommend 45-65% of daily calories come from carbohydrates, an eating plan like the ketogenic diet (or keto, for short), which involves consuming a low amount of carbs and replacing them with healthy fats, can be a popular choice for achieving weight loss goals.

Replacing carb intake with fat can put your body in a metabolic state called ketosis, which makes you more efficient at burning fat for energy. The keto diet can also help reduce blood sugar and insulin levels and lower risk for certain diseases.

Those following the keto eating plan typically significantly reduce or avoid consuming bread, pasta, rice and baked goods, which are all traditionally high in carbohydrates. However, Toufayan Bakeries introduced a line of keto-friendly wraps, pitas and flatbreads that are high in fiber and protein while containing no sugar and being lower in carbs than traditional bread.

"We take great pride in baking our family's favorite breads for families across the U.S.," said Karen Toufayan, VP of marketing for Toufayan. "Across the country, people following the keto diet have been missing their favorite bread products. We are thrilled to introduce Toufayan's first line of keto-friendly breads and hope they love them as much as we do."

Try serving these satisfyingly light solutions as the base ingredients in these delicious recipes for a Keto Egg and Sausage Flatbread or Keto Enchilada Quesadilla from chef George Duran.

Find more recipes to support a ketogenic eating plan at Toufayan.com.



Keto Egg and Sausage Flatbread

Yield: 1 flatbread

- 1 Toufayan Keto Flatbread
- 1/4 cup shredded mozzarella cheese
- 2 cooked sausage links (approximately 2 ounces each), cut into pieces
- 1/4 cup thinly sliced red bell pepper
- 1 large egg
- 1 tablespoon fresh chives
- salt, to taste
- pepper, to taste

Preheat oven to broil.

On foil-lined baking sheet, place flatbread and top with mozzarella cheese; add sausage pieces and bell pepper.

Crack egg in center of flatbread and broil 5-8 minutes, or until egg is cooked to desired firmness.

Remove from oven and top with chives.

Season with salt and pepper, to taste, and serve.

Nutritional information per serving (1 flatbread):

435 calories; 29.1 g protein; 25.6 g fat; 8.6 net carbs.

Keto Enchilada Quesadilla

Recipe courtesy of chef George Duran

Yield: 1 quesadilla

- Rotisserie chicken, pulled and chopped
- enchilada sauce
- olive oil
- Toufayan Bakeries Keto Wraps
- Tex-Mex cheese, grated
- jarred or fresh jalapenos, thinly sliced
- cilantro, chopped
- salsa, for serving

In bowl, mix pulled chicken and enchilada sauce until fully covered. Set aside.

Spray or brush olive on both sides of keto wrap and place on nonstick pan or skillet over medium heat. Once wrap is heated on one side, flip and heavily top entire wrap with grated cheese. Allow cheese to melt then disperse chicken mixture, sliced jalapenos and chopped cilantro on half of wrap. Fold wrap over ingredients and cook until quesadilla is golden brown on both sides. Cut into three triangles and serve with salsa.

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Preserve Basil For Winter Meals



MELINDA MYERS
Columnist

Don't let a bumper crop of basil go to waste. Preserve its flavor and zest with proper storage and preservation.

Extend the life of fresh basil by removing any discolored leaves and cutting the bottom of the stems off at an angle. Set the stems in a jar with an inch or two of water. Loosely cover it with a plastic bag and set it on the kitchen counter out of direct sunlight. Change the water every few days. Basil stored this way is conveniently located for use and can last for five days or more.

Preserve some basil for future use. Drying herbs is easy but not the best option for basil. The flavor can change during the drying process. If you opt for this method, dry small amounts of basil in bundles hanging upside down. Secure the stems with a rubber band. As the stems shrink, so does the rubber band. Place the bundle in a brown paper bag with the stems sticking out of the bag to dry. Punch holes in the sides of the bag and hang it in a warm dry location where the air can circulate through the bag to speed drying. Avoid binding large amounts of basil together as it is more likely to dry slowly and mold.



Photo courtesy of All-America Selections

Speed the process of drying basil by removing the leaves of freshly harvested basil from the stems then dry the leaves using a microwave or dehydrator.

Better yet, remove the leaves from the stems of freshly harvested basil. Speed drying with the help of a microwave or dehydrator. Evenly spread two cups of washed herb leaves on a double thickness of paper towel. Microwave on high for four to six minutes depending on your microwave. Follow the manufacturer's directions when drying basil in a food dehydrator.

Fully dried herbs will be brittle and rattle when stirred. Store dried herbs in an airtight container in a cool, dry and dark location. Label the container with the name of the herb and the date preserved.

Dried herbs are usually three to four times stronger than fresh herbs. To substitute dried herbs in a recipe that calls for fresh herbs, use 1/4 to 1/3 of the amount listed in the recipe.

Freezing is another way to preserve basil. It does change the texture

so frozen basil is best used in soups, stews, and other recipes but not as a garnish.

Remove the stems and blanch the leaves in boiling water for three seconds. Then quickly move the leaves to cold water for several seconds to cool quickly. Blanching helps basil retain its green color. Dry the leaves. Once dry, spread the leaves on a tray or cookie sheet and place them in the freezer. Once the leaves are frozen solid move them to airtight containers and store them in the freezer. You can also spread the leaves in layers separated by parchment paper, slide the layers into a freezer bag, then place it flat in the freezer.

Alternatively, chop leaves and place them into an ice cube tray. Fill the empty space with a little water or olive oil depending on how you plan to use it in the

future. Allow these to freeze solid. Pop them out of the ice cube tray and place them in an airtight freezer-quality container, label and place them back in the freezer. Pesto can also be frozen using this ice cube method.

Preserving basil when it is bountiful allows you to enjoy it throughout the year. You'll appreciate the homegrown flavor and money savings.

Melinda Myers has written more than 20 gardening books, including the recently released Midwest Gardener's Handbook, 2nd Edition, and Small Space Gardening. She hosts The Great Courses "How to Grow Anything" instant video and DVD series and the nationally syndicated Melinda's Garden Moment TV & radio program. Myers is a columnist and contributing editor for Birds & Blooms magazine and her website is www.MelindaMyers.com.



Showing Off A Bouquet Of Lilies

Sometimes you really want to go all out with a beautiful and grand bouquet. For a party, for example, or just because you're worth it. Why not go for a grand bouquet of colorful lilies? Bring a real show stopper into your home!

The wow effect

From bright orange to dark red. With lilies in vibrant colors, your bouquet becomes a real centerpiece. If you prefer softer pastel hues, that's also fine because they look spectacular too! You could combine pastel pink with some candy-pink lilies, for example, for a wow effect. Do you love white lilies? You can use them to create a real eye catcher as well: go for large-flowered white lilies in a big white vase for a contemporary statement look.

Mix & match

Lilies are flowers that radiate power. If you want to combine them, choose flowers that give off the same vibe, such as large-flowered dahlias, alliums or gladioli. A combination with small flowers or 'fluffy' ornamental grasses can also work surprisingly well. To achieve this look, mix

the lilies with a generous amount of these sophisticated materials. For more bouquet inspiration, please visit www.ilsystems.com.

Giving flowers makes you happy

Buying a lovely bouquet of lilies for yourself is wonderful, but it is possibly even more fun to give one as a present. A bouquet of lilies is perfect for big events, such as an anniversary or house move. Of course, you can also surprise someone with a grand bouquet for no reason at all. Wow!

Tips & ideas:

Try dividing your lily bouquet between several (narrow and tall) vases that you group together. This will create a completely different look.

Separate small vases with large flowers also make a nice table decoration. Place the vases on the corner of the table so you can still see your table companions...

If you have bought your bunch of lilies, cut a piece off the stems when you get home and remove the lower leaves. Put the flowers in a clean vase filled with fresh water and some cut-flower food.

Ways To Trim Home Energy Bills

(Family Features) After the mortgage, utility costs, including electricity, likely make up one of the most significant portions of monthly budgets for the typical American household. In fact, according to data from the U.S. Energy Information Administration, the average residential electric bill in the United States is \$143.

However, reducing your family's energy costs is possible by following some smart, practical, cost-cutting tips from the heating and cooling experts at Mitsubishi Electric. Consider these ways to help dial down your energy bills.

Service HVAC Systems Regularly

To ensure the best performance and efficiency possible, find a licensed contractor to keep your heating and cooling system well-maintained and serviced throughout the year. There are some tasks many homeowners can handle on their own, like keeping outdoor units free

of debris and changing air filters. Some filters are removable and washable, saving you money. However, bringing in a professional 1-2 times a year for maintenance and to ensure proper function of ductwork and electrical components is also essential.

Use Appliances During Non-Peak Hours

Rather than using stoves, ovens and clothing dryers in the afternoon hours, consider doing so early in the morning or late in the evening. Peak time for many electricity providers is noon-6 p.m., meaning using these appliances outside of this timeframe when conventional heating and cooling systems are likely running full throttle can help lower energy costs.

Upgrade Your System

The Inflation Reduction Act (IRA) incentivizes homeowners that opt for energy-efficient air-conditioning and heating options to replace fossil-fuel-fired furnaces. This

includes upgrading your existing HVAC system to a qualified heat pump. For example, Mitsubishi Electric heat pumps provide more energy-efficient cooling and heating that equals cost and energy savings as well as a reduced carbon footprint for homeowners.

Installing a smart electrical panel alongside an all-electric heat pump enables homeowners to monitor and control energy consumption on-site or remotely using a smartphone for better overall efficiency and utility cost savings.

Harness the Sun's Energy with Solar Panels

According to the Office of Energy Efficiency & Renewable Energy, the amount of sunlight that strikes the Earth's surface in 90 minutes could power the world's total energy usage for a full year. Investing in solar panels can help decrease energy bills and increase your home's sustainability. Additionally, some utility providers

and government entities, including the IRA, offer incentives to help reduce installation costs.

Avoid Heating or Cooling Unused Spaces

One mistake many homeowners make is forgetting to adjust their temperature settings when leaving the house. Whether you're headed out for the weekend or just headed to work for the day, running your system in an empty house can result in unnecessarily high utility bills.

Multi-zone, all-electric heat pumps like those from Mitsubishi Electric allow homeowners to set the comfort level and adjust the temperature in each room, reducing the energy waste of cooling unoccupied rooms. With a smartphone app, you can even adjust the settings remotely.

Find more ways to increase energy savings while making your home more sustainable by visiting MitsubishiComfort.com.

Tips For Organizing Your Home Office

(Family Features) When temperatures creep up again, it signals time for an annual tradition: spring cleaning. While big projects like windows are hard to overlook, don't forget smaller areas that need attention, too, such as your home office.

Making sense of a year's worth of paperwork and clutter can take some serious time, especially as many people have been working from home more than normal, but getting organized can help you tackle home management tasks more efficiently. Making the office a priority can reduce frustration when it comes to spending additional time in your office while working from home.

These five tips can help get you started:

1. Make sure you have furniture that can adequately store your stuff, including plenty of space for files, reference books and computer equipment. Pieces need not be costly to be functional and there are plenty of attractive options available online and at both small and major retailers.

2. Arrange the space with its intended use and your own work style in mind. For example, if you don't need ample space to spread out over a large, flat work area, eliminate

that space - it's simply an invitation for clutter.

3. Place items you rely on frequently, such as a calculator or ruler, within arm's reach so they can easily be put away between uses. Capture these items in containers and bins to keep the space looking neat and free of clutter.

4. Establish a filing system that lets you keep track of important papers you need to keep and have a shredder handy to help you discard any sensitive documents. Whether you alphabetize, color code or use some other method, group paperwork into segments for categories such as bills, banking, health care, auto, insurance and so on for easy access in the future.

5. Tangled cords can make even the most organized spaces look messy, and they may pose a fire or tripping hazard. Get control of your cords by storing devices you don't use regularly and securing the remaining cords with twist ties or clips. Remember to use a surge-protected power strip to minimize the chance of damage should a power surge occur.

Find more tips to make your workspace tidy and organized at eLivingtoday.com.

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Trendy Takes on Kitchen and Bath Design

FAMILY FEATURES

Designing a new home, remodeling your own or simply rethinking aesthetics and decor all require a little imagination and a lot of inspiration. A quick online search brings up hundreds if not thousands of thoughtful ways to make your kitchen or bathroom match your desired style from modern to traditional or anything in between.

All those results can be slightly overwhelming, however. Rather than having a go at it alone, rely on the professionals to guide you toward looks that are all the rage and fit a variety of budgets. Consider these on-trend design ideas from the kitchen and bathroom experts at Wellborn Cabinet, whose whole-home solutions double as functional and beautiful.

Kitchen Trends

Let it Flow: Open concepts have become quite common as it allows the kitchen to feel like one large room where loved ones and guests can intermingle as opposed to an enclosed space. This flowing openness lends continuous visibility to the area ranging from the (seemingly) always active kitchen to gathering spaces in the dining and living rooms. An open

floor plan also helps connect design aesthetics from each room to the next.

Opt for Concealed Storage: Pots, pans, knives and all your favorite kitchen gadgets need hidden somewhere. Rather than taking up valuable pantry space, turn to a stylish storage solution from Wellborn Cabinet's line of pullout cabinets that give you the room you need. With options ranging from pullout peg boards to sleek tray dividers, these clever contraptions can help you stay organized while making functionality beautiful.

Incorporate Smart Tech: Trends aren't exclusively about aesthetics – practicality via technology is equally important for those looking to update their kitchens to the 21st century. Devices like smart refrigerators that allow you to take inventory from an app, smart lighting that brightens and dims to save on electricity and voice assistants that help you keep track of recipes are all trendy paths toward a top-of-the-line kitchen.

Bring in Organic Touches: Organic modern is in, which means adding organic touches using natural materials like stone and wood in your cabinets, countertops, flooring and more. Achieve a warm vibe with these organic elements paired with a neutral color palette (soft whites and earthy tones) and natural light.



4 Alternative Uses for Kitchen Cabinets

If you love the look of beautiful kitchen cabinets and appreciate their functionality, try incorporating them throughout the house with these ideas.

- **Home Office** – As working from home continues to rise in popularity, you might need that extra storage space around or above your desk whether it's in a full-blown office or a nook in the den.
- **Laundry Room** – Uppers and lowers alike can help you stow away detergents, cleaning products, laundry baskets and even last season's wardrobe.
- **Mud Room** – All those shoes and jackets need space somewhere, and kitchen cabinets in the mudroom can help you contain the mess.
- **Garage** – Whether your garage serves as a secondary entertainment area, home gym or simply storage for outdoor tools and toys, cabinets allow you to organize (and hide) that equipment.



Bathroom Trends

Add Accents that Pop: Obvious accents like bold pops of color and unique patterns come to mind, but you can also make your bathroom stand out by experimenting with materials, accessories and shapes. Think eye-catching cabinet hardware, fun mirror shapes and open-shelf decor that grabs attention without overdoing it.

Show Off Wood Vanities: As an important area you'll use to get ready for each day, vanities should be purposeful and practical but can also brandish your personal style. Types and sizes may vary but one look seeing an upward trend, according to Wellborn Cabinet's design experts, is the use of natural tones and textures like woodgrain to complement the rise in popularity of warm colors in recent years.

Go for Decorative Lighting: The same tired light fixtures in bathrooms can feel drab and dreary. Evaluate the amount of natural light available (often at a premium in bathrooms) and decide if you can go more subdued or need to effectively and efficiently illuminate

the area. Bell-shaped, wall-mounted sconces next to mirrors are in vogue, as are glass globes to complement ample natural light. For a true touch of modern flair, consider dramatic accent lighting like underlights on a floating vanity that do double duty as a convenient nightlight.

Make it Spa-Like: Lavish luxury is the goal with a spa-like bathroom in the comfort of home. Organic materials, natural light, traditional decor and, maybe most importantly, an oversized soaking tub are at the core of this look. While it may sound counterintuitive, you can actually create your own oasis with some simple, budget-friendly aesthetics. The first step for many is to incorporate more storage using sleek cabinets, shelves and wall-mounted hooks to achieve a decluttered look. Next, simply replace your old showerhead and faucet with spa lookalikes and stock up on plush, fluffy towels for that luxurious appearance without a complete remodel.

Find more design inspiration by visiting Wellborn.com.

Hickory Bible Church

104 Wabash • New Richmond

Sunday Services:

Breakfast and Bible - 9:30

Church - 10:30

**a small church
with a big heart!**

Dr. Curtis Brouwer, Pastor
765-918-4949



Woodland Heights Christian Church

Invites you to join us as we welcome our new lead minister:
Dr. Tim Lueking
Beginning Sunday, February 28th, 2021

Weekly Sunday Schedule:

Traditional Service - 8:15 AM
Sunday School for all ages - 9:30 AM
Contemporary Service - 10:30 AM
Woodland Heights Youth (W.H.Y.) for middle schoolers
and high schoolers - 5-7 PM

Visit us online at WHCC.US

Woodland Heights Christian Church
468 N Woodland Heights Drive, Crawfordsville
(765) 362-5284

"Know Jesus and Make Him Known"



Waynetown Baptist Church

Service: Sunday 10:30 am

Children's Church

Casual Clothes, Everybody Welcome

Traditional and Contemporary



Service times:

10:02 am on Sundays

Wednesday night prayer meeting
at 6:30 pm.

vinechurchlife.org

A family for everyone



Southside Church of Christ

153 E 300 South • Crawfordsville
southsidechurchofchristindiana.com

Sundays:

Worship at 10:30 am

Wednesday Night Bible Study 7 pm



One Way Pentecostal Apostolic Church

802 Mill St. • Crawfordsville

*Pastor Steve Lee and his wife, Tamara,
invite you all to their spirit-filled church*

Services

Sunday at 2 pm

Wednesday Evening Bible Study
7 pm

Saturday evening
(speaking spanish service)
at 7 pm



NEW ROSS UNITED METHODIST CHURCH

The BRICK CHURCH on State Street

Sunday Worship 9:00 AM

Children's Sunday School during Sunday Worship

In person or on Facebook at

Facebook.com/NewRossUnitedMethodistChurch

Pastor Dr. David Boyd

John 3:16

"Making the World a Better Place"



New Market Christian Church

300 S. Third Street • New Market
(765) 866-0421
Dr. Gary Snowden, Minister

Sunday Worship at 10:00 am
in the Family Life Center
(Masks Encouraged)
or in the Parking Lot Tuned to 91.5 FM
No Sunday School at This Time

nmcc@sbcglobal.net • newmarketcc.org
Visit Us on Facebook

*We Exist to Worship God,
Love One Another &
Reach Out to Our Neighbors*



*Helping
people to
follow Jesus
and love
everybody!*

2746 S US Highway 231
Crawfordsville

Services:

Thursday night at 6:30
Sunday mornings at 10:30

Both services are streamed



NORTH CORNERSTONE CHURCH

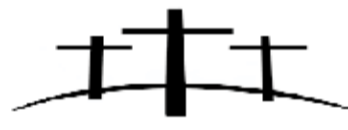
Sunday Worship 10:00 AM

Sunday School 9:00 AM

Rev. Clint Fink

Website: northcornerstonechurch.org

609 S. Main Street • Linden
(765) 339-7347



Liberty Chapel Church

Phil 4:13

Church Services:

Sunday School 9 am

Church 10 am

Wednesday Children's Awana
Program
6 pm-8 pm



Church Service at 10 am

124 West Elm Street • Ladoga
(765) 942-2019

ladogachristianchurch@gmail.com

www.ladogacc.com



HOPE CHAPEL

110 S Blair Street
Crawfordsville, IN 47933
www.hopechapelupci.com

Service Times:

Sunday 10:30 a.m.

Starting August 1:
10 a.m. Sunday School
11 a.m. Worship

Wednesday 6:30 Bible Study



Garfield Apostolic Christian

4485 E 300 N • Crawfordsville

Services

Sunday at 10 am

Tuesday Prayer Meeting
6 pm - 7 pm

Thursday Bible Study
6:30 pm - 8 pm



Friendship Baptist Church

1981 West Oak Hill Road • Crawfordsville

Romans 15:13

Follow us on Facebook

Sunday school 9:30 am

Church 10:30 am

Wednesday Bible Study 4 pm



Fremont Street Baptist Church

1908 Fremont St • Crawfordsville

Sunday school 9:30 am

Church 10:30 am

Sunday Evening 6 pm

Wednesday Night Bible Study 7 pm



FIRST UNITED METHODIST CHURCH

Follow in The Sun
212 E. Wabash Avenue
Crawfordsville
(765) 362-4817
www.cvfumc.org

**Virtual services at 9:00 am
Can be watched on channel 3**

All are welcome to join and
all are loved by God



Faith Baptist Church

5113 S 200 W • Crawfordsville
(765) 866-1273 • faithbaptistcville.com

Sunday School 9:30AM
Sunday Morning 10:30 AM
Sunday Evening 6:00 PM
Prayer Mtg Wednesday 7:00 PM

Where church is still church
Worship Hymns
Bible Preaching



EAST SIDE BAPTIST CHURCH

2000 Traction Rd • Crawfordsville
765-362-1785
www.eastsidebc.com

Services:
Sunday School at 9 am
Church at 10 am

Help and hope through truth and love



Crossroads Community Church of the Nazarene

SUNDAY
9:00 AM: Small Group
10:15 AM: Worship
5:00 PM: Bible Study

WEDNESDAY
6:00 PM: Mid-week Service

117 E State Road 234 • Ladoga
765-866-8180



Congregational Christian Church

"Be a blessing and be blessed"

101 Academy Street • Darlington
765-794-4716

Sunday School for all ages 9:30am
Worship 10:30am

You can find us on Youtube and Facebook



First Baptist Church

CRAWFORDSVILLE, INDIANA

Sunday School/Growth Groups: 9:00 AM
Worship Service: 10:30 AM
Youth Group Wednesday at 6:30

You can watch us on YouTube and Facebook
Watch Sunday Mornings

Please visit us online:
thepaper24-7.com

YOUR MONTGOMERY COUNTY CHURCH DIRECTORY

- Apostolic:**
Garfield Apostolic Christian Church
Rt. #5, Box 11A, Old Darlington Road
794-4958 or 362-3234
Worship: 10:30 a.m.
Sunday School: 9:30 a.m.
Wednesday Bible Study: 6:30 p.m.
Pastor Vernon Dowell
- Gateway Apostolic (UPCI)*
2208 Traction Rd
364-0574 or 362-1586
Sunday School: 10 a.m.
- Moriah Apostolic Church*
602 S. Mill St.
376-0906
10 a.m. Sunday, 6 p.m. Wednesday
Pastor Clarence Lee
- New Life Apostolic Tabernacle*
1434 Darlington Avenue
364-1628
Worship: Sunday 10 a.m.; 6 p.m.
Sunday: The Voice of Healing & Restoration on 103.9 at 9 a.m.
Tuesday prayer: 7 p.m.
Thursday Mid-week: 7 p.m.
Pastor Terry P. Gobin
- One Way Pentecostal Apostolic Church*
364-1421
Worship 10 a.m.
Sunday School: 11 a.m.
- Apostolic Pentecostal:**
Cornerstone Church
1314 Danville Ave.
361-5932
Worship: 10 a.m.; 6:30 p.m.
Bible Study: Thursday, 6:30 p.m.
- Grace and Mercy Ministries*
257 W. Oak Hill Rd.
765-361-1641
Worship: 10 a.m.; 6 p.m.
Wednesday: 6:30 p.m.
Sunday School: 11 a.m.
Co-Pastors Nathan and Peg Miller
- Assembly of God:**
Crosspoint Fellowship
1350 Ladoga Road
362-0602
Sunday Services: 10 a.m.
Wednesdays: 6:30 p.m.
- First Assembly of God Church*
2070 Lebanon Rd.
362-8147 or 362-0051
Sunday School: 9 a.m.
Worship: 10:30 a.m.; 6 p.m.
Wednesday: 6:30 p.m.
- Baptist:**
Browns Valley Missionary Baptist Church
P.O. Box 507, Crawfordsville
435-3030
Worship: 9:30 a.m.
Sunday School: 10:30 a.m.
- Calvary Baptist Church*
128 E. CR 400 S
364-9428
Sunday School: 9:30 a.m.
Worship: 10 a.m.; 6 p.m.
Wednesday Bible Study: 7 p.m.
Calvary Crusaders Wednesdays: 6:45 p.m.
Pro-Teen Wednesdays: 7 p.m.
Pastor Randal Glenn
- East Side Baptist Church*
2000 Traction Rd.
362-1785
Bible Study: 9 a.m.
Worship: 10 a.m.; 6 p.m.
Wednesday: 6:30 p.m. Prime Time
Teens, Pioneer Clubs; 6:45 p.m. :Adult Bible Study
Rev. Steve Whicker
- Faith Baptist Church*
5113 S. CR 200 W
866-1273
Sunday School: 9:30 a.m.
Worship: 10:30 a.m. and 6 p.m.
Wednesday Prayer Meeting: 7 p.m.
Pastor Tony Roe
- First Baptist Church*
1905 Lebanon Rd.
362-6504
Worship: 8:15 a.m.; 10:25 a.m.
Sunday School: 9:30 a.m.
High School Youth Sunday: 5 p.m.
- Freedom Baptist Church*
6223 W. SR 234
(765) 435-2177
- Worship: 9:30 a.m.
Sunday School is 10:45 a.m.
Wednesday Bible Study: 7 p.m.
Pastor Tim Gillespie
- Fremont St. Baptist Church*
1908 E. Fremont St.
362-2998
Sunday School: 10 a.m.
Worship: 11 a.m.; 6 p.m.
Pastor Dan Aldrich
- Friendship Baptist Church*
U.S. 136 and Indiana 55
362-2483
Sunday School: 9:15 a.m.
Worship: 10:30 a.m.; 6 p.m.
Wednesday Bible Study: 7 p.m.
Friendship Kids for Christ: 6 p.m.
Pastor Chris Hortin
- Ladoga Baptist Church*
751 Cherry St., Ladoga
942-2460
Sunday School 9:30 a.m.
Worship: 10:30 a.m.; 6 p.m.
Wednesday Bible Study 7 p.m.
Ron Gardner, Pastor
- Mount Olivet Missionary Baptist*
7585 East, SR 236, Roachdale
676-5891 or (317) 997-3785
Worship: 10:30 a.m.
Sunday School: 9:30 a.m.
Wednesday Evening: 7 p.m.
Bro. Wally Beam
- New Market Baptist Church*
200 S. First St.
866-0083
Sunday School: 9 a.m.
Worship: 10 a.m.
Children's church and child care provided
- Second Baptist Church*
119 1/2 S. Washington St,
off of PNC Bank.
363-0875
Sunday School: 10 a.m.
Worship: 11 a.m.
- StoneWater Church*
120 Plum St., Linden
339-7300
Sunday Service: 10 a.m.
Pastors: Mike Seaman and Steve Covington
- Waynetown Baptist Church*
Corner of Plum and Walnut Streets
234-2398
Sunday School: 9:30 a.m.
Fellowship: 10:30 a.m.
Worship: 11 a.m.
Children's Church: 11:10 a.m.
Pastor Ron Raffignone
- Christian:**
Alamo Christian Church
866-7021
Worship: 10:30 a.m.
- Browns Valley Christian Church*
9011 State Road 47 South
435-2590
Sunday School: 9 a.m.
Worship: 10 a.m.
- Byron Christian Church*
7512 East 950 North, Waveland
Sunday School 9 a.m.
Worship Service 10 a.m.
- Waynetown Christian Union Church*
SR 136, then south on CR 650.
Sunday School: 9:30 a.m.
Worship: 10:30 a.m.
Wed. Prayer: 5:30 p.m. - 7 p.m., Wed Bible Study 7 p.m.
Kingdom Seekers Youth Group (alternate Sundays)
Pastor Seth Stultz
- Darlington Christian Church*
Main and Washington streets
794-4558
Sunday School: 9:30 a.m.
Worship: 10:30 a.m.; 6 p.m.
- First Christian Church (Disciples of Christ)*
- 211 S. Walnut St.
362-4812
SUNDAY: 9:22 a.m. Contemporary
Café worship
9:30 a.m. Adult Sunday School
10:40 a.m. Traditional Worship
WEDNESDAY: 5-7 a.m. Logos Youth
Dinner & Program
Pastor: Rev. Daria Goodrich
- Ladoga Christian Church*
124 W. Elm St.
942-2019
Sunday School: 9 a.m.
Worship: 10 a.m.; 6 p.m.
- Love Outreach Christian Church*
611 Garden St.
362-6240
Worship: 10 a.m.
Wednesday: 7 p.m.
Pastors Rob and Donna Joy Hughes
- New Hope Chapel of Wingate*
275-2304
Sunday School: 9:30 a.m.
Worship: 10:30 a.m.
Bible Study: 6:30 p.m., Wed.
Youth Group: 5:30 p.m., Wed.
Homework Class: 4:30 p.m. Wed & Thurs.
Champs Youth Program: 5:30 p.m. Wed.
Adult Bible Class: 6:30 p.m. Wed.
Pastor Duane Mycroft
- New Hope Christian Church*
2746 US 231 South
362-0098
newhopefortoday.org
Worship and Sunday School at 9 a.m. & 10:30 a.m.
- New Market Christian Church*
300 S. Third St.
866-0421
Sunday School: 9 a.m.
Worship: 10 a.m.
Wednesday evening: Bible Study 6:15,
Youth 6:15, Choir 7:15
Pastor Gary Snowden
- New Richmond Christian Church*
339-4234
202 E. Washington St.
Sunday School: 9:30 a.m.
Worship: 10:30 a.m.
Pastor John Kenneson
- New Ross Christian Church*
212 N. Main St.
723-1747
Worship: 10 a.m.
Youth Group: 5:30-7 p.m. Wednesday
Minister Ivan Brown
- Parkersburg Christian Church*
86 E. 1150 S., Ladoga
866-1747
Sunday School: 9:30 a.m.
Worship: 10:30 a.m.
Pastor Rich Fuller
- Providence Christian Church*
10735 E 200 S
723-1215
Worship: 10 a.m.
- Waveland Christian Church*
212 W. Main St.
435-2300
Sunday School: 9:30 a.m.
Worship: 10:30 a.m.
- Waynetown Christian Church*
103 W. Walnut St.
234-2554
Worship: 10 a.m.
Sunday School: 9 a.m.
- Whitesville Christian Church*
3603 South Ladoga Road
Crawfordsville, IN 47933
(765) 362-3896
New Worship Service Time
9:00am 1st Service
10:30am 2nd Service
Whitesvillechristianchurch.com
- Woodland Heights Christian Church*
468 N. Woodland Heights Dr.
362-5284
Sunday School: 9:30 a.m.
Worship: 8:15 a.m. (traditional);
10:30 a.m. (contemporary)
Student Ministry: 5 p.m., Sunday
Pastor Tony Thomas
- Young's Chapel Christian Church*
Rt. 6, Crawfordsville
794-4544
- Sunday School: 9:30 a.m.
Worship: 10:30 a.m.
Pastor: Gary Edwards
- Church of Christ:**
Church of Christ
419 Englewood Drive
362-7128
Sunday School: 9:30 a.m.
Worship: 10:30 a.m.; 6 p.m.
Wednesday Bible Study: 7 p.m.
- Southside Church of Christ*
153 E 300 South, east of US 231
765-720-2816
Sunday Bible Classes: 9:30 a.m.
Sunday Morning Worship: 10:30 a.m.
Sunday Evening Worship: 5 p.m.
Wednesday Bible Classes: 7 p.m.
Preacher: Brad Phillips
Website: southsidechurchofchristindiana.com
- Church of God:**
First Church of God
711 Curtis St.
362-3482
Sunday School: 9:30 a.m.
Worship: 10:30 a.m.; 6 p.m.
Pastor Chuck Callahan
- Grace Avenue Church of God*
901 S. Grace Ave.
362-5687
Sunday School: 9:30 a.m.
Worship: 10:30 a.m.; 6 p.m.
Pastor Duane McClure
- Community:**
Congregational Christian Church
402 S. Madison St., Darlington
794-4716
Sunday School: 9:15 a.m.
Worship: 10:30 a.m.
- Crawfordsville Community Church*
Fairgrounds on Parke Ave.
Crawfordsville
794-4924
Worship: 10 a.m.
Men's prayer group, Mondays 6:30 p.m.
Pastor Ron Threlkeld
- Gravelly Run Friends Church*
CR 150 N, 500 E
Worship: 10 a.m.
- Harvest Fellowship Church*
CR 500 S
866-7739
Pastor J.D. Bowman
Worship 10 a.m.
- Liberty Chapel Church*
500 N CR 400 W
275-2412
Sunday School: 9 a.m.
Worship: 10 a.m.
- Linden Community Church*
321 E. South St., Linden (Hahn's)
Sunday: 9:15
- Yountsville Community Church*
4382 W SR 32
362-7387
Sunday School: 9:30 a.m.
Worship: 10:30 a.m.
Pastor Alan Goff
- Episcopal:**
Bethel African Methodist Episcopal
213 North St., Crawfordsville
364-1496
- St. John's Episcopal Church*
212 S. Green Street
765-362-2331
Sunday Eucharist: 8 a.m. and 10:30 a.m.
Christian Formation: 9:15 a.m.
Midweek Eucharist Wednesday: 12:15 p.m.
- Full Gospel:**
Church Alive!
1203 E. Main St.
362-4312
Worship: 10 a.m.; Wednesday, 7 p.m.
- Enoch Ministries*
922 E. South Boulevard
Worship: Sunday, 10 a.m.
Pastor: Jeff Richards
- New Bethel Fellowship*
406 Mill St., Crawfordsville
362-8840
Pastors Greg and Sherri Maish
Associate Pastors Dave and Brenda Deckard
- Worship 10 a.m.
- Victory Family Church*
1133 S. Indiana 47
765-362-2477
Worship: 10 a.m.; Wednesday 6:30 p.m.
Pastor Duane Bryant
- Lutheran:**
Christ Lutheran ELCA
300 W. South Blvd. · 362-6434
Holy Communion Services: 8 a.m. and 10:30 a.m.
Sunday School: 9:15 a.m.
Pastor: Kelly Nelson
www.christchurchindiana.net
- Holy Cross (Missouri Synod)*
1414 E. Wabash Ave.
362-5599
Sunday School: 9 a.m.
Worship: 10:15 a.m.
Adult Bible Study: 7 p.m., Wed.
Minister: Rev. Jeffery Stone
http://www.holycross-crawfordsville.org
- Phanuel Lutheran Church*
Lutheran Church Rd., Wallace
Sunday School: 10:30 a.m.
Worship: 9:30 a.m.
- United Methodist:**
Christ's United Methodist
909 E. Main St.
362-2383
Sunday School: 10 a.m.
Worship: 11 a.m.
- Darlington United Methodist Church*
Harrison St.
794-4824
Worship: 9:00 a.m.
Fellowship: 10:00 a.m.
Sunday School: 10:30 a.m.
Pastor Dirk Caldwell
- First United Methodist Church*
212 E. Wabash Ave.
362-4817
Sunday School: 10 a.m.
Traditional Worship: 9 a.m.
The Gathering: 11:10 a.m.
Rev. Brian Campbell
- North Cornerstone Church*
609 South Main St. P.O. Box 38
339-7347
Sunday School: 9:30 a.m.
Worship: 10 a.m.
Rev. Clint Fink
- Mace United Methodist Church*
5581 US 136 E
362-5734
Sunday School: 9:30 a.m.
Worship: 10:40 a.m.
- Mount Zion United Methodist*
2131 W. Black Creek Valley Rd.
362-9044
Sunday School: 10:45 a.m.
Worship: 9:30 a.m.
Pastor Marvin Cheek
- New Market United Methodist Church*
Third and Main Street
866-0703
Sunday School: 9:30 a.m.
Worship: 10:45 a.m.
- New Ross United Methodist Church*
108 W. State St.
Sunday School: 10 a.m.
Worship: 9 a.m.
- Waveland Covenant United Methodist Church*
403 E. Green St.
866-0703
Sunday School: 10:30 a.m.
Worship: 9:15 a.m.
- Waynetown United Methodist Church*
124 E. Washington St.
243-2610
Worship 9:30 a.m.
Johnny Booth
- Mormon:**
Church of Jesus Christ of Latter-day Saints
125 W and Oak Hill Rd.
362-8006
Sacrament Meeting: 9 a.m.
Sunday School: 10:20 a.m.
- Nazarene:**
Crossroads Community Church of the Nazarene
US 231 and Indiana 234
866-8180
Sunday School: 9:30 a.m.
Worship: 10:30 a.m.
Pastor Mark Roberts
- Harbor Nazarene Church*
2950 US 231 S
307-2119
Worship: 10 a.m.
Pastor Joshua Jones
www.harbornaz.com
- Orthodox:**
Holy Transfiguration Orthodox
4636 Fall Creek Rd.
359-0632
Great Vespers: 5 p.m. Saturday
Matins: 8:30 a.m.
Divine Liturgy: 10 a.m. Sunday
Rev. Father Alexis Miller
- Saint Stephen the First Martyr Orthodox Church (OCA)*
802 Whitlock Ave.
361-2831 or 942-2388
Great Vespers: 6:30 p.m. Saturday
Wednesday evening prayer 6:30pm
Divine Liturgy: 9:30 a.m. Sunday
- Presbyterian:**
Bethel Presbyterian Church of Shannondale
1052 N. CR 1075 E., Crawfordsville
794-4383
Sunday School: 9 a.m.
Worship 10 a.m.
- Wabash Avenue Presbyterian Church*
307 S. Washington St.
362-5812
Worship: 10 a.m.
Pastor: Dr. John Van Nuys
- Roman Catholic:**
Saint Bernard's Catholic Church
1306 E. Main St.
362-6121
Father Michael Bower
Worship: 5:30 pm Saturday; 9:30 am, 12:15 - Spanish Mass, 5:00 pm at Wabash College Chapel (during school year)
www.stbernardcville.org
- United Church of Christ:**
Pleasant Hill United Church of Christ - Wingate
Worship: 9:30 a.m.
Sunday School: 10:30 a.m.
Pastor Alan Goff
- United Pentecostal:**
Pentecostals of Crawfordsville
116 S. Walnut St., Crawfordsville
362-3046
Pastor L. M. Sharp
Worship: 2:30 p.m.
Prayer Meeting: 10 a.m., Tuesday
Bible Study: 6 p.m., Wednesday
- Non-denominational:**
Athens Universal Life Church
Your Church Online
http://www.aulc.us
(765)267-1436
Dr. Robert White, Senior Pastor
The Ben Hur Nursing Home
Sundays at 9:00am
Live Broadcast Sundays at 2:00pm
Bickford Cottage Sundays at 6:00pm
- Calvary Chapel*
915 N. Whitlock Ave.
362-8881
Worship: 10 a.m., 6 p.m.
Bible Study, Wednesday: 6 p.m.
- Rock Point Church*
429 W 150S
362-5494
Sunday church services are 9:15 a.m. and 11 a.m.
Youth group is from 6 p.m. to 7:30 p.m. on Sunday
Small Groups: Throughout the week
- The Church of Abundant Faith*
5529 U.S. Highway 136
Waynetown, IN
Reverend John Pettigrew
Sunday Worship: 9:45 am
(765) 225-1295
- The Vine Christian Church*
1004 Wayne Ave. Crawfordsville
Service at 10:02

SUNDAY

Health and WELLNESS

Sunday, Aug. 27, 2023

H1

Want to Contact Us? U.S. MAIL, 127 E. Main St. Suite 103, Crawfordsville, IN 47933 ONLINE, www.thepaper24-7.com (765) 361-0100

This Fall, Older Adults Should Protect Their Health

(StatePoint) With cold and flu season upon us, it's time to protect yourself, not only from those seasonal threats, but also from other health risks.

"During the holidays, our lives get very busy with family and friends," said Dr. J.B. Sobel, chief medical officer for Cigna Healthcare's Medicare business. "Before then, please take time to ensure you get the preventive care you need to stay healthy."

Preventive care is critical for everybody, but particularly for older adults, and especially in fall when risks can increase, Sobel said. Recommendations vary based on age, gender and health status, but the following are some of the most common for seniors, according to Sobel.

Vaccinations

There are a number of vaccines older adults need to consider to protect themselves. Flu and pneumonia, for example, are among some of the most common causes of senior deaths. There is no "one-size-fits-all" approach to vaccination. Timing and frequency vary, depending on your health history. Ask your health care provider which vaccines are appropriate for you.

- **Flu.** This vaccine is administered annually, generally before the end of October, and is designed to match the latest circulating flu strains.

- **Pneumonia.** Administration varies based on health history. If you're 65 or older and you've never had the vaccine before, then you'll likely need two shots, which are administered a year apart.

- **Shingles.** The Centers for Disease Control and Prevention (CDC)

recommends two doses of the shingles vaccine for healthy adults aged 50 and older, spaced two to six months apart, to prevent shingles and related complications.

- **COVID-19.** Ask your doctors about current recommendations for prevention of COVID-19 infections.

- **RSV.** Earlier this year, the Federal Drug Administration approved two separate vaccines to address respiratory syncytial virus (RSV) in older adults. RSV, a common respiratory infection, usually causes mild, cold-like symptoms, but can be more severe in older adults and children. Talk to your doctor about whether you should get an RSV vaccine.

Health Screenings

The following health screenings are commonly recommended for older adults.

- **Mammogram.** Breast cancer is the second leading cause of cancer death in women in the United States, according to the CDC. Every woman is at risk, and risk increases with age. Fortunately, breast cancer can often be treated successfully when found early. The U.S. Preventive Services Task Force (USPSTF) recommends women 50 to 74-years-old at average risk get a mammogram every two years.

- **Colorectal screening.** Colorectal cancer risk increases with age. Screenings can find precancerous polyps early, so they can be removed before they turn into cancer. The USPSTF recommends colorectal cancer screening for adults age 45 to 75. Though colonoscopy is the most comprehensive test, there are other

options you may consider with the help of your provider.

- **Bone density scan.** USPSTF recommends women aged 65 and older, and women 60 and older at increased risk, be routinely screened for osteoporosis, a disease in which bones become weak and brittle. Screening may facilitate treatment that helps prevent fractures.

- **Eye exam.** Routine eye exams can identify early signs of eye disease that are more likely as people age. People with diabetes in particular are prone to retinopathy, which leads to vision loss. It's recommended that people with diabetes have annual retinal screenings.

- **Mental health check-up.** Many people experience seasonal depression during fall. Mental health is strongly linked to physical health. Talk to your health care provider about both, including your personal and family history. They can connect you with additional mental health resources.

To prevent unpleasant surprises, Sobel suggests talking with your health care provider, pharmacist or insurer about preventive care costs. Fortunately, costs are often covered fully by Medicare or Medicare Advantage, he said.

The information contained in this article is not intended to be a substitute for professional medical advice, diagnosis, or treatment. Always seek the advice of your physician or other qualified health care provider with any questions you may have regarding a medical condition or treatment and before undertaking a new health care regimen.

Steps To Control Your Asthma

(Family Features) Did you know that asthma affects 1 in 13 people in the United States (U.S.)? Asthma is a long-term condition that can make it harder for you to breathe because the airways of your lungs become inflamed and narrow. If you have the disease - or think you do - don't tough it out. While there's no cure for asthma, it can usually be managed by taking a few key steps that can help you live a full and active life.

Here are some important facts to know first:

- Asthma affects some communities more than others. Black people and American Indian/Alaska Native people have the highest asthma rates of any racial or ethnic group, according to the Centers for Disease Control and Prevention (CDC). In fact, Black people are over 40% more likely to have asthma than white people.

- Asthma rates vary within some communities. For example, Puerto Rican Americans have twice the asthma rate of the overall U.S. Hispanic/

Latino population.

- Some groups are more likely to have serious consequences from asthma. The CDC found Black people are almost four times more likely to be hospitalized because of their asthma than white people.

- Almost twice as many women as men have asthma.

Even if you experience asthma differently than others, you can still take action to try to control your symptoms and begin doing the things you love. The National Heart, Lung, and Blood Institute (NHLBI) recommends these four steps:

- **Talk to a health care provider.** You can work with a health care provider to set up an asthma action plan. This plan explains how to manage your asthma, what medicines to take and when and what to do if your symptoms get worse. It also tells you what to do in an emergency.

- **Know and track your asthma symptoms.** Are you experiencing symptoms such as coughing,

wheezing, chest tightness or shortness of breath? Tell a health care provider about them and make sure to keep track of any changes. That way you and the provider can know if your treatment plan is working.

- **Identify and manage your triggers.** Some common asthma triggers include dust, mold, pollen, pests like cockroaches or rodents and pet hair. The asthma action plan can help you figure out what triggers make your asthma worse and how to manage them.

- **Avoid cigarette smoke.** If you smoke, talk to a health care provider about ways to help you quit. If you have loved ones who smoke, ask them to quit. Do your best to avoid smoke in shared indoor spaces, including your home and car.

- **Asthma doesn't have to stop you from leading a full and active life.** Find out more about asthma and how to manage it from NHLBI's Learn More Breathe Better(r) program at nhlbi.nih.gov/breathebetter.

Short Of Breath? It Could Be Interstitial Lung Disease

(StatePoint) It is estimated that about 250,000 Americans are living with idiopathic pulmonary fibrosis (IPF) and scleroderma associated ILD, two types of interstitial lung disease (ILD) that can make breathing difficult.

During September, which is Pulmonary Fibrosis Awareness Month, the American Lung Association, with support from Boehringer Ingelheim, is providing support and resources to those impacted by ILD. As part of the educational campaign, they are sharing these important facts and insights:

- **What is ILD?** Interstitial lung disease is an umbrella term used for a large group of diseases that cause scarring (fibrosis) of the lungs. The scarring causes stiffness that makes it difficult to breathe and get oxygen to the bloodstream. Lung damage from ILDs is often irreversible and gets worse over time, however treatment is available to help relieve symptoms.

- **Who is at risk?** While anyone can get interstitial lung disease, many things can increase the risk of ILD or even cause it, including genetics and certain medications or medical treatments, like radiation or chemotherapy. Smoking can not only cause ILDs, but

can make the condition much worse, which is why anyone diagnosed is strongly encouraged to quit. Additionally, people with autoimmune diseases such as scleroderma -- also called systemic sclerosis -- are at an increased risk of developing an ILD. Unfortunately, in the case of idiopathic pulmonary fibrosis, the cause is unknown.

- **What are the symptoms of ILD?** The most common symptom of all ILDs is shortness of breath. This is often accompanied by a dry cough, chest discomfort, fatigue and occasionally, weight loss.

- **How is ILD diagnosed?** Healthcare providers test for ILD through a chest X-ray or CT scan. A lung function test may be used to measure total lung capacity, which may have deteriorated due to the ILD. In more serious cases, and to diagnose a specific type of ILD, more invasive procedures may be needed, such as a lung biopsy or bronchoscopy, which employs a small camera located at the end of a flexible tube that takes photos and collects tissue samples of the air passages.

- **How can ILD be managed?** It is recommended that patients with idiopathic pulmonary fibrosis stay active and eat well. They may also be encouraged to use oxygen ther-

apy as prescribed to help manage their condition. In some cases, the condition can be slowed by certain medications, and occasionally, people with IPF will be recommended for lung transplant.

Where can patients find support? Two new educational webcasts -- "Newly Diagnosed with ILD" and "Living with ILD" -- will provide education, resources and support to patients and their loved ones. Both webcasts will feature a healthcare provider and patient, and will be made available on-demand after the live showing. Critical resources can also be found through the American Lung Association's Patient & Caregiver Network, a nationwide patient-centric community that connects people living with lung diseases like ILD with critical support, education and access to emerging research like clinical trials. Join for free at Lung.org/pcn. To learn more, call the Lung HelpLine at 800-LUNGUSA or visit Lung.org.

Understanding ILD and getting support is critical in helping patients breathe easier. Not only is diagnosis essential to disease treatment and management, connecting with others walking in the same shoes can be an invaluable source of support and practical help.

The Connection Between Your Heart And Kidneys

(Family Features) While people may think about heart disease and kidney disease as two different health problems, there are many links between them.

Kidney disease affects roughly 1 in 7 (15%) American adults, according to the American Kidney Fund.

Having chronic kidney disease (CKD) means that you're more likely to get heart disease. The reverse is also true: Heart disease can cause CKD. In fact, heart disease is the leading cause of death among people on dialysis, which is a life-saving treatment for people in kidney failure.

To learn more about the link between kidney disease and your heart, consider these facts from the American Kidney Fund:

- **Your heart and kidneys rely on each other to function well.** When you have kidney disease, your heart must pump harder to get blood to your kidneys, which can cause stress on your heart. This extra stress can eventually lead to heart disease. Additionally, if your kidneys are damaged, they can't filter blood as well as they should, leaving extra fluid and waste in your blood, which can damage other organs - including your heart.

- **When you have heart disease, your heart cannot pump blood through your body as well as it should.** Heart disease includes heart or blood

vessel problems such as coronary artery disease, blood clots, heart attacks or problems with your heart's muscles, valves or heartbeat. Your heart makes up for this by holding onto more salt and water, putting pressure on your veins. This extra pressure on your veins can ultimately damage your kidneys, leading to kidney disease.

- **Kidneys help regulate blood pressure and create red blood cells.** In addition to filtering blood, healthy kidneys also produce a hormone that helps regulate your blood pressure. The kidneys also produce erythropoietin, which signals the body to make more red blood cells to carry oxygen through your body. When the kidneys can't make erythropoietin, it can lead to anemia and heart problems.

- **Potassium plays a major role in kidney and heart health.** Potassium controls muscle contractions, including those in the heart. Unbalanced potassium levels can lead to risk of heart disease or heart failure - the most fatal heart issues associated with kidney disease.

- **Patients with kidney disease, including those not yet on dialysis, can have issues with potassium.** The loss of kidney function can result in the inability to filter potassium. When this happens, it causes extra potassium in the body, a condition known as hyperkale-

mia, or high potassium. Hyperkalemia often does not cause symptoms until heart health has already worsened and can lead to a heart attack if not diagnosed and treated.

Many patients discover they have high potassium due to a minor heart issue, but the chronic condition must be treated continuously through medicines called potassium binders. The medicine works by sticking to the potassium in your body, which is then removed through feces. This prevents some of it from being taken into your blood and building up.

Prevention of both heart and kidney disease starts with preventing and managing the conditions that cause them. Keeping diabetes, high blood pressure and anemia under control can help prevent them from getting to the point of causing kidney or heart disease. When found early, you can manage the conditions through lifestyle changes, such as:

- Following a kidney-friendly and heart-healthy eating plan
- Being active daily
- Avoiding use of tobacco products
- Lowering stress levels

For more information on the kidney-heart connection, especially potassium in the body, talk to your doctor and visit KidneyFund.org/BeyondBananas, an educational campaign from the American Kidney Fund and AstraZeneca.

SUNDAY

Health and WELLNESS

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5 Natural Wound Care Solutions

FAMILY FEATURES

Many people look for natural products with “clean” ingredients, especially in the food, beverage, skin care and beauty categories. In fact, the market for clean label ingredients is projected to reach \$64.1 billion by 2026, according to Allied Market Research.

For many common ailments or minor injuries, there’s a natural treatment that can be used in place of hard-to-pronounce ingredients and preservatives.

“This same kind of clean ingredient demand is migrating to the first-aid space with many of these natural alternatives being used to treat anything from scrapes and bug bites to wound odor and pulled or sore muscles,” said Dr. Billy Goldberg, a “New York Times” best-selling author and emergency room physician. “In fact, some companies are beginning to incorporate these kinds of natural and efficacious ingredients right into their products.”

Goldberg and the first-aid experts at CURAD, which have made adhesive bandages since 1951, offer these suggestions for natural ingredients you can use at home to treat common ailments:

Epsom Salt – Named for a bitter saline spring at Epsom in Surrey, England, Epsom salt is not actually salt but a naturally occurring mineral compound of magnesium sulfate. Long known as a natural remedy for several ailments, Epsom salt can be used to relax muscles and relieve pain in the shoulders, neck and back. It can also be applied to sunburns or dissolved in the bath to help relieve sore muscles or detox.

Aloe Vera – Few things soothe sunburn like aloe vera. With analgesic, anti-inflammatory and soothing properties that ease the healing process, aloe vera gel contains phytochemicals that help reduce pain and inflammation. Also helpful in the healing process of cuts and scrapes, the CURAD Naturals line of adhesive bandages are infused with aloe vera in the wound pad and surface of the bandage, which is enriched with the antioxidant vitamin E to help soothe and moisturize skin.



Photos courtesy of Getty Images



Hydrogen Peroxide – A mild antiseptic that can be used to prevent infection of minor cuts, scrapes and burns, hydrogen peroxide is often used for the initial cleaning of wounds. Simply apply a small amount on the affected area – alternating with water to avoid killing good bacteria – to help release oxygen, which causes foaming that aids in cleaning and the removal of dead skin.

Baking Soda – Bicarbonate of soda, commonly known as baking soda, can be used for more than baking. From removing stains to cleaning teeth and more, it can also be used to help treat a variety of wounds. In addition to being an odor absorber, it can be applied to insect stings and bites, such as those from bees or mosquitoes.

Whether making a paste using baking soda and water then applying to the bite or using an

option like CURAD Naturals adhesive bandages featuring baking soda, the chemical compound can help soothe the skin. In addition to absorbing wound odor, the bandages provide skin-friendly comfort and stretch with a four-sided seal to keep dirt and germs out.

Manuka Honey – A honey native to New Zealand, manuka honey contains methylglyoxal as an active ingredient and has unique anti-bacterial properties that speed healing and help prevent and fight infections when applied as a topical wound treatment. It may also help soothe coughs and sore throats, prevent tooth decay and improve digestive issues.

Learn more about natural first-aid products at CURAD.com.

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Lew Wallace, Law Partners



KAREN ZACH
Around The County

My idea for a column this week could actually probably be quite the interesting book, but I'll give ya' the condensed version of some (most) of the law partners and "students" of our famous Lew Wallace, probably not in order, likely not all of them, but these four, for sure!

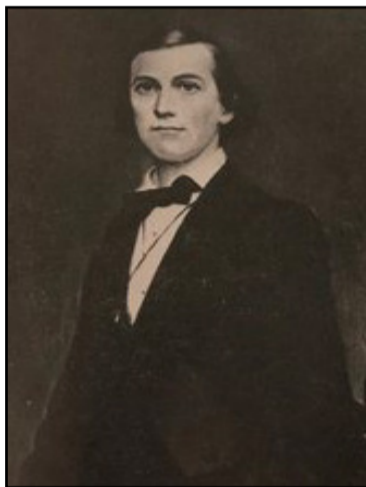
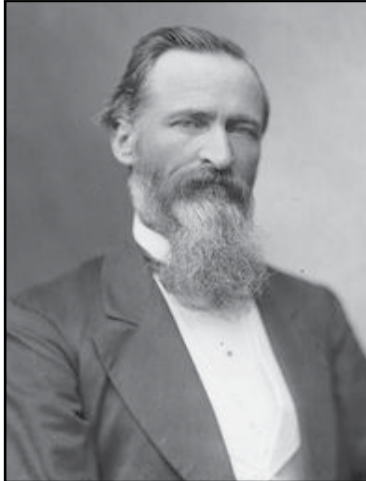
Nabbed this idea as I was researching one of my favorite Montgomery Countians, Major Charles Monroe Travis (sketch from the Indianapolis Journal 24 June 1882), whom I've written about in a couple of articles but just mentioning him and didn't highlight him in the Wallace relationship. Charles Monroe Travis was born 20 Oct 1845 in Edgar County, Illinois and when he turned 16, he immediately joined-up for the war (Co E, 12th Ill) and served with honor until the war's closing. Afterwards, he read law under Lew then served as his partner until 1872 (Indianapolis Journal 24 June 1892). One of his major accomplishments was serving as the US Consulate in Brazil where he and his wife, Mary Salisbury had their only child, Claude, who became a well-known minister. An Odd Fellow and Knight Templar, he served as quite an active state commander of GAR (Grand Army of the Republic, the large Civil War organization). As such, he headed-up the great dedication exercise for the Soldiers Monument in Indianapolis with much flair and even laid its cornerstone. Over 50,000 were tallied as visitors to the capital city that day. He was a major of a colored unit during the Spanish-American War. His expertise was aiding soldiers to obtain a pension; however, he was involved in various aspects of law and business (insurance salesman in later years). Buried Oak Hill.

Next up is Michael Daugherty White, an early partner of Lew. Born in Springfield, Ohio 8 Sept 1827, he was the son of Albert Lanson and Mary Daugherty White, but mainly grew-up on a farm in Tippecanoe County. "Alanson's" father was a Revolution soldier. Mike White came to Crawfordsville to attend Wabash but because of poor health left his senior



year. After a year on his father's farm and working in the family mill, Mike's health returned and he joined Lew in a law firm until 1858 when "Honest Mike White" (loved by everyone in both parties) accomplished quite a feat by beating General Mahlon Manson in a run for the senate. White was a great orator, patterning his career after Henry S. Lane (PBR of Montgomery, Parke and Fountain County p 141). Quite an active Mason and involved in the Christian Church, he married Dr. JG McMechan's daughter, Millie, a cultured well-admired religious woman and they parented John, George and Grace. Buried Oak Hill Grant Avenue (photo from FindAGrave -Bill McKern).

Really admired this fellow and his relationship with Lew. Born in Fountain County, he grew-up in Hillsboro and Waynetown and one day he saw Lew, asking LW if he could borrow his law books to read. Lew noted, "One at a time, you'll take a detailed test, get another and repeat the process." When he had devoured and promptly passed all of Lew's books, Thomas Fleming Davidson then tackled all of Lew's partner, Michael Daugherty White's law books and did the same. Davidson worked in his father's (Samuel Hughes Davidson) mill and farm, teaching all the time while studying at night. He married Eliza Tice and they had one daughter, Annie. Don't believe he was ever partners with Lew or Willson but their influence carried him on to serve as circuit court judge from 1870-82, serving a



wide number of nearby counties. Interestingly, he served as judge in the John C. Henning case, Henning being the second and last person hanged in Montgomery County. A Civil War soldier Co B 120th Indiana, he is buried in Oak Hill with quite a unique tombstone!

(Col) Samuel Campbell Willson was born in Cherry Valley, Otsego County NY in September 1810 (Crawfordsville Star 23 June 1881 p 4) and came to MoCo in 1836, entering a law partnership with Col. H.S. Lane the next year. In 1853, Lane retired from law and Willson became associated with Joe McDonald and six years thereafter with Lew Wallace. This lasted until the outbreak of the Civil War, after which Sam and his son, Levi were partners. Col. Willson (Lew somewhat as well) was an avid railroad enthusiast, in 1831, having ridden from Albany to Schenectady NY behind the first locomotive in America. In 1872, Willson rode the palace car from here to San Francisco in an unbroken trip. His grandfather was in the Revolutionary War, as well. At his death it was said, "None can fail to admire his well-moulded life, full of active, earnest work for the common good!" Great epithet! He, too, rests in OH. Bless each of you and wow that you were connected to Lew!

Karen Zach is the editor of Montgomery Memories, our monthly magazine all about Montgomery County. Her column, Around the County, appears each Thursday in The Paper of Montgomery County. You can reach her at karen.zach@sbcglobal.net.

Butch Goes Back In Time To 1956 . . .



BUTCH DALE
Columnist

Some of you may be like me...I almost hate to listen to the news nowadays. Trump's indictments, Biden's incompetence, Huntergate, race problems, gender controversy, illegal immigration woes, liberal woke thinking, conservative grumbling and inaction, high prices, stagnant economy, trillions of national debt, and on and on and on...Then switch off the news to TV shows and what do you get? Nothing very entertaining...either trashy, silly, and or just plain stupid. This is exactly why my wife and I read our books each evening.

I take a walk each evening down to a nearby creek...about two miles there and back. A neighbor has a child who is 8 years old, and I often see him playing outside in their yard. It got me to thinking what life was like when I was 8 years old...back in 1956.

Dwight Eisenhower, who had been the top general during WWII and had led our troops in the defeat of Germany, was our President. He was someone I looked up to and admired. In 1956 he defeated the Democrat challenger Adlai Stevenson for the second time, winning the electoral vote 457 to 73. In sports, boxer Rocky Marciano retired as the only undefeated Heavyweight champion of the world with a record of 49-0. Mickey Mantle was named the Athlete of the Year, leading the league in home runs, batting average, and RBI's. The Yankees won the World Series again, beating the Brooklyn Dodgers 4 games to 3, with Yankee pitcher Don Larson throwing the only perfect game in World Series history. The New York Giants defeated the Chicago Bears 47-7 to win the NFL championship. In golf, Cary Middlecoff won the U.S. Open. The Olympics were held in Melbourne, Australia, and the outstanding thoroughbred horse Needles won both the Kentucky Derby and the Belmont Stakes. Naturally the big sport for me to watch was high school basketball, and I had to arrive early to get a seat in the Darlington gym, which was doubled in size the next year thanks to trustee Harry "Hab" Weliever!

Television had lots of good shows in 1956. I watched I Love Lucy, The Danny Thomas Show, I've Got a Secret, The Red Skelton Show, This is Your Life, The \$64,000 Question, Lassie, Father Knows Best, The Ed Sullivan Show, The Jack Benny Show, and Alfred Hitchcock Presents...just to name a few. And of course I watched all of the westerns... eight of which were rated in the top 25 in viewing...Gunsmoke,

Tales of Wells Fargo, Have Gun Will Travel, Wyatt Earp, Cheyenne, Wagon Train, Zorro, and Sugarfoot.

Some of the movies that came out that year were The Ten Commandments, Giant, Bus Stop, and My Fair lady. Elvis made his first appearance on the Ed Sullivan Show, and he had five number one hit records in 1956! Rock and roll dancing and "slow dancing" dominated the high school sock hops. And do you remember when actress Grace Kelly left Hollywood to marry Prince Ranier of Monaco...and when Dean Martin and Jerry Lewis broke up their comedy act?

The yearly inflation rate in 1956...hold on to your hats... was a mere 1.5%. The average cost of a new house was a little over \$11,000, and the average cost of a new car was \$2050. Gas was 22 cents a gallon, ground coffee was 69 cents a pound, a loaf of bread 18 cents, a gallon of milk 97 cents, and a postage stamp was 3 cents. When I visited Arthur Friend's drug store in Darlington in 1956, a candy bar...or a pack of Topps baseball cards...or a bottle of Coke...or an ice cream cone, were all 5 cents each. Of course, people didn't make as much money back then, but it certainly went much further than in today's world. The last ice cream cone I purchased cost \$3.50...honest to God!

In 1956, college tuition was affordable, averaging \$225 a semester, with one out of every three high school students headed off to college. The year 1956 was also when President Eisenhower signed the Federal Aid Highway Act, which authorized the construction of the interstate roads. IBM also invented the first hard disk for computers. Perhaps it is significant that the serial soap opera TV show "As the World Turns" also began on CBS that year... because the age of computers also spun our world in another direction...with good or bad results up for debate.

Not to downplay troubles in 1956...segregation still existed in many parts of the country. And there was the "Red Menace" of the Soviet Union, along with the threat of nuclear war, on our minds, but I truly believe that most people lived happy and contented lives. We watched John Cameron Swayze, followed by Chet Huntley and David Brinkley, bring us the daily news, and they just gave the news... with none of their personal or political opinions along with it...definitely NOT like today. By the way, Walter Cronkite did not become a news anchor who was considered "the most trusted man in America" until 1962.

Dear Lord, when I kick the bucket, please transport my soul back to 1956. I want a 5-cent ice cream cone and Mickey Mantle's autograph. As Walter Cronkite would say, "And that's the way it is."

John "Butch" Dale is a retired teacher and County Sheriff. He has also been the librarian at Darlington the past 32 years, and is a well-known artist and author of local history.

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A Long Time Ago In A Sports Department Far Away . . .



TIM TIMMONS
Two Cents

If newsrooms are the brains and guts of a newspaper, then sports departments are surely the heart and soul. Over the decades, some of the best writing has graced sports columns – just one newspaper vagabond's opinion. From Grantland Rice and Red Smith back in the day to Jim Murray, Bob Ryan, Frank DeFord and countless others, some of the best prose ever were printed on the pages in the sports section.

Recently, longtime Lafayette Journal & Courier sports editor and current columnist for your favorite Montgomery County daily Ken Thompson highlighted some of the sports writers from that particular paper. Anyone who has followed Purdue for long probably has read some of the scribes Thompson mentioned.

The J&C used to be one of Indiana's outstanding newspapers. If the current owners don't completely destroy it, it could rise to greatness once again. Whether it does or not though, if a history were to be written, Thompson's name would stand tall.

One thing Thompson didn't do – couldn't really – was write about his place there. It took a little prodding, but he graciously agreed to answer a few questions. I hope you enjoy reading about him as much as I did.

Q. When did you know you wanted to do this for a living?

I figured out by age 13 that I was not an athlete and certainly not good enough to play football, basketball or baseball for Lafayette Jeff but sports was my passion. While I wasn't a varsity athlete in high school, I will always thank Jeff High School for the opportunities it provided me with the student newspaper and student-run radio station WJEF (91.9 on your FM dial, as the promo used to say). On The Booster, I teamed up with Jeff Bonny, who went on to a long professional newspaper career at Kankakee, Ill. At WJEF, I performed all sorts of duties (newscaster, disc jockey, statistician for football and basketball games and an occasional shot at analysis on basketball games). Our instructor, Mr. William Fraser (Fraser as in eraser, he would remind people), taught me a lot about being a professional.

Just after graduating

from Jeff, I inquired with publisher Martha DePoy at the Lafayette Leader to see if she was interested in having someone cover Jeff football, basketball and baseball while I was going to Purdue. I had an "in" with Mrs. DePoy because my mother had done some advertising work for her and was one of the people who came up with the "Home Buyers Guide," a publication that provided pictures and descriptions of houses available in the Lafayette area.

I was with the Leader for about a year or so when I decided to see if a niche publication, Sport Spirit, needed anyone to cover high school sports. That is where I met photographer Frank Oliver, beginning a professional relationship that lasted decades through the J&C. Frank played a key role in allowing me to meet my wife, agreeing to take pictures of me in a flattering setting at Happy Hollow Park in West Lafayette. Those pictures ended up on a dating website and prompted my future wife to contact me.

When the Spirit went under financially just before my junior year at Purdue, I not only returned to the Lafayette Leader but I also decided to attend a callout for writers from The Exponent. In two short years, I rose to sports editor at The Exponent and forged relationships that endure to this day. I was fortunate enough to attend the Big Ten Championship football game last season with several of my Exponent friends.

I briefly returned to the Leader before joining the Journal and Courier in August 1984 just as the newspaper was converting to morning publication.

Q. You competed against the J&C at the Lafayette Leader. What was that like?

I was perhaps naive in the sense that I never thought of the J&C as competition. The Leader was a weekly newspaper with a niche audience. I wasn't going to be breaking any news. What I did was just be present at Jeff games and a few practices when my classwork allowed. I thank coaches Dave Knott, Don Lostutter and Mark Strader for treating me just as well as they did a J&C reporter.

Q. Did you read the J&C growing up?

Not really. My dad, and grandpa Thompson, subscribed to the Indianapolis Star. I would read the J&C at the Jeff library every day but my early sportswriting influences were from the Star: Bob Collins, John Bansch and Bill Benner. I also was a fan of Tom Keating.

I became immersed in the sportswriting history of the J&C during my days at Purdue. I was

fortunate enough to interview Marion Crawley not long before he died. I went to athletic director Joe Heath, my Economics teacher at Jeff, to ask about any records in the school's possession. To my surprise, there was very little. So, I took it upon myself to research Lafayette Jeff basketball history. I started with the Crawley era (1942-1967) and spent countless hours reading microfilm at the main Purdue library and the Tippecanoe County library during the summer. Next thing I know, I've got a record of every Jeff basketball game from 1911 to 1982. At the same time, I compiled the scoring totals - and in a couple of cases - rebounding totals for that period. I gave Mr. Heath one copy and kept one for myself. With the assistance of John Harrell's website, I've kept up with the season records ever since.

That research allowed me to become very familiar with Gordon Graham and his writing style. Very pro-Purdue and Lafayette Jeff (his alma maters) but also demonstrating a broad knowledge of sports.

Q. Who were your favorite writers?

My dad was a West Lafayette High School graduate and he always talked about the two greatest athletes to come out of there in his lifetime: Bob Friend and Bob Kriebel. My dad lived close by the Kriebel home and he always held a high opinion of Bob. As it turns out, Bob Kriebel was one of my journalism instructors at Purdue and he prepared me for what was necessary to get my foot in the door at the J&C.

Another of life's coincidences: my dad and Jeff Washburn's father, Sonny, were employed by Fairfield Manufacturing in Lafayette. I always enjoyed "Wash's" writing, especially when he would become "The Swami" and make his weekly predictions on high school football and basketball games.

Q. When you went to work there, what was it like being with Washburn and others?

As shy as I am in my personal life, I felt like I belonged with Wash, Tom Kubat and Bob Scott. I had to swallow some pride and accept the lowest entry job into the sports department: a part-time agate clerk and occasional high school writer. I was determined to show them I belonged. I kept my mouth shut, put my head down and did everything asked of me, eventually becoming the sports editor. There were so many people who helped me along the way: Paula Waltz (the first female sportswriter in J&C history), Chuck Wineland (who created the girls high school sports beat

at the J&C), news editor Frank Koontz, plus Wash, Tom Kubat and Bob Scott.

I also met Jim Stafford, who like me was a part-time agate clerk. Over the next 30-plus years, the two of us did everything we could to maintain the standards of the Journal and Courier when our corporate bosses could care less about communities like Lafayette.

During our heyday as a sports staff, I never thought any newspaper in Indiana (including the Star) had the depth of talent and the drive to cover Greater Lafayette more thoroughly. We had two young men who went on to successful careers at the Cincinnati Enquirer (Mark Curnette and Michael Perry), a desk chief who went on to become an executive at the CBS station in Chicago and creator of "the weather word" for the Chicago Sun-Times (John Dodge). In time, we added Mike Carmin to cover Purdue women's basketball with the same emphasis we put on men's basketball. This is on top of having Washburn and Kubat forging a strong reputation with our readers.

Q. Who were your favorites to read?

I was an avid reader of The Sporting News and Sport Magazine in my teenage years. I absorbed every MLB team report. Dick Young's column was a must-read every week. I also enjoyed Dick Schapp's work, especially with the books he co-wrote with Green Bay Packers Hall of Famer Jerry Kramer. And like just about everybody else who had cable TV, the Sportswriters on TV show was a must watch with Bill Gleason, Bill Jauss, Rick Telander and Ben Bentley.

Q. As the sports editor, you sent a lot of people on Purdue assignments. Is there one specific event you sent someone and now regret not at least going along for a sidebar or something?

My only regret was not taking the opportunity to go to Assembly Hall in Bloomington in 2018. I've been to the Indiana campus for football but never basketball. Since Gannett was putting so much emphasis on digital and getting stories up as fast as possible, I came to the conclusion that it would be best for our readers if I stayed back in Lafayette and readied the game story for immediate publication.

Fortunately, I was able to make every home football game including the Ohio State game in 2018. I was supposed to get to the OSU locker room and get a sidebar but even 30 minutes after the game, the crowd was just too heavy to get even close to the locker room.

Q. Did you have relationships (more than the basics we have from talking in press conferences) with any Purdue coaches that bring back good memories? Bad?

I'll start with Leon Burtnett. In 1983, I was sports editor of The Exponent but he treated me with the same respect and courtesy he gave Jeff Washburn and other reporters covering Purdue. I was sorry things didn't work out in the long run. That brings us to Fred Akers, who worried about the wrong things. The only time I ever spoke to him was when he requested I not be so negative toward his team. Look at his record at Purdue and other than the 1988 win at Ohio State there wasn't much to be positive about. It was a meeting Akers set up with our sports editor at the time, and I almost felt like I was being set up as the bad guy when I wasn't even the beat writer.

Gene Keady and Matt Painter have been great to work with on a professional level. Keady will answer just about any question except when I inquired about the terms of his new contract. I cannot remember why I had to talk with him that day instead of Jeff Washburn. If Keady liked you, you were "pardner!" to him. Painter has always made a point to stop and say hello when I've been at scrimmages or weekly media gatherings. I am still trying to grasp that his favorite music is rap. I chuckle when I think about attending a scrimmage in Mackey Arena and Fall Out Boy's "Uma Thurman" is coming out of the speakers.

Q. Sports departments were called the "toy department" for a long time. Agree or disagree with the assessment?

Emphatically, no! This was a real pet peeve among many of my co-workers. Jim Stafford used to say half-jokingly that if the newsroom got pizza on election night, where's our pizza for every Friday and Saturday night in the fall? Purdue sports, high school sports, numerous phone calls taking box scores and giving out scores, staff spread out covering five or six games. I retain the belief that you could put Tom Kubat, Jeff Washburn or any of our other full-time writers on newswire and the quality would not drop off. In many cases, I cannot say the same for news reporters trying their hand at sports.

Q. What is the biggest memory that sticks out from your time at the J&C?

It's difficult to pick one. I still remember my first night, assigned to cover a McCutcheon football game in September 1984. Nothing memorable about the game but

it felt good to have Jeff Washburn saying "welcome aboard." Being elevated from part-time to full-time when John Millman came on as sports editor in 1987 is another. Another is the night I witnessed a living eulogy for Washburn during a Lafayette Jeff football game in 2017. The game was terrible; the Bronchos won 70-0 over Muncie Central. But seeing so many people come up to "Wash" in the Jeff press box and tell him how much he meant to them and thanking him for his years of writing positively about the youth of Lafayette was touching.

One other I'd like to mention: the last football game of the 2009 high school season. I was covering Clinton Prairie at Central Catholic. The Knights were one year away from going on a run of four consecutive Class A state championships. It was 54-0 at halftime but the rules at the time required both coaches to agree to a running clock in the second half. The Clinton Prairie coach declined to agree to the running clock. This put Central Catholic in a no-win situation because it did not have a large roster at the time and IHSAA rules only allowed five quarters a week for junior varsity and freshman players. It ended up 96-0 but a sign of things to come was a freshman running back named Danny Anthrop sprinting away from tacklers for a 34-yard touchdown in the fourth quarter. He became one of the greatest high school football players in Tippecanoe County history and would become a starting wide receiver at Purdue.

Q. Is there anything that this did not touch on that you want to make sure is included?

Even though my tenure at the Journal and Courier ended for reasons out of my control (the decline of print journalism and the budget cuts that followed), I spent 35 years doing the job I always wanted. A lot of people can't say that.

Something new happened every day inside that small newsroom in downtown Lafayette (and later on the east side of Lafayette). So many people who I was fortunate enough to work alongside.

I've been fortunate to continue my love of sportswriting through The Paper and The Times. I am grateful to your readers for their support.

Two cents, which is about how much Timmons said his columns are worth, appears periodically on Wednesdays in The Paper. Timmons is the publisher of The Paper and can be contacted at ttimmons@thepaper24-7.com.



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SUNDAY

Voice of our PEOPLE

Sunday, Aug. 27, 2023

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Ask Rusty - What About All The Money Congress Stole From Social Security?

Dear Rusty: Is there any way that Congress will vote to pay back the Social Security funds they took for their stupid reasons, and left IOUs in place of the funds? Because of the funds they took going back many years, we didn't have any decent COLAs for a few years. In fact, there were I think 3-5 years that we didn't get any COLA. Please Rusty, can you find out if this is true or false? Help us seniors! Signed: *Resentful Senior*

Dear Resentful Senior: I can assure you that I've fully investigated the allegation that politicians have squandered Social Security's money and found that charge to be, simply speaking, a myth. I've gone back and looked at Social Security revenues and expenses since the government first started collecting FICA payroll

taxes in 1937 and found that every dollar ever collected for Social Security has been used only for Social Security purposes. Over the years, various claims have been made that the money has been used for other things, but I've researched each of these charges and found them all to be false.

Where the misconception mostly originates is that any excess money collected from working Americans for Social Security is invested in "special issue government bonds" which pay interest, as mandated by President Roosevelt when Social Security began. As with any investment, a financial obligation instrument is given in return for dollars received. Remember when we used to buy "U.S. Savings Bonds?" We'd use our money to buy those bonds, hold them, and later redeem them for a higher amount than we



ASK RUSTY
Social Security Advisor

paid. That's exactly how Social Security contributions have always worked – excess money collected from working Americans is used to purchase special issue government bonds which are held in reserve, earning interest, for future Social Security needs. These special bonds reside in a Social Security Trust Fund and, as of the end of 2022, were worth about \$2.8 trillion. Are these bonds "worthless IOUs" as some would claim? Hardly, since they are

Social Security Matters by AMAC Certified Social Security Advisor

Russell Gloor

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redeemable as needed to pay Social Security benefits.

Considering that, since 2010, Social Security's income from payroll taxes on American workers has been less than needed to cover benefits paid out, redemption of bonds held in the Trust Fund is the only reason that Social Security has been able to continue paying full benefits to every beneficiary. The Trust Fund is a financial safety net which is now protecting all SS

beneficiaries from having their benefits cut. Problem is, unless Congress acts soon to reform Social Security's financial picture, the Trust Fund will be fully depleted in about 2033 resulting in about a 23% cut in everyone's monthly Social Security benefit. I'm optimistic that will not happen (it would be political suicide) and, hopefully, Congress will act soon to reform Social Security and restore it to financial solvency and avoid a future cut in ev-

everyone's benefits. Regarding COLA (Cost of Living Adjustment) and the lack thereof for several past years, COLA is determined by the government's standard inflation measure – the Consumer Price Index (CPI). There were several years (2010, 2011, and 2016) in which the CPI showed no inflation so, therefore, no COLA increase was given. Last year, due to soaring inflation, everyone got an 8.7% increase in their Social Security benefit, but that doesn't happen every year. FYI, the average annual COLA increase over the last two decades has been about 2.6%, although COLA for each year can be wildly different depending on each year's inflation measure. In any case, the lack of a COLA increase in past years was not a result of any political chicanery, it was the result of low inflation during those years.

Butch Has Some Book Recommendations For Biden Times



BUTCH DALE
Columnist

We all know that the price of everything we buy today just keeps going up, up, up...with no end in sight. Groceries, gas, electricity, clothing, medical care...and on and on. You can't even afford to get buried. I told my wife that when my time is up, to just have our neighbor bring over his backhoe, dig a hole, and dump me in. Suits me. I guess I should have been a Congressman or Senator. Those yah-hoos have plenty of money. But no, I am in the same predicament as all of you... trying to decide whether I should go with my usual order and buy a regular hamburger...or splurge and get the Big Mac. But guess what? Since I work in a library, I have compiled a list of books to help all of you get through the remainder of the Bidenflation years... so here are some recommended book titles to consider which will save you some money, help you stay within your budget...and perhaps even make you wealthy!

....How to Make a Living as a Homeless Person
....Nutritious Dog Food

Substitutes for Your Family Meals
....How to Save on Expenses by Printing Your Own Money
....Shoplifting Can Be Fun for Everyone!
....Hunter Biden's Book of Art Skills: Learn to Paint and Make Millions!
....The Complete List of Ugly, Rich People Who You Can Marry
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....1001 Recipes for Oatmeal
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....Make Money Fast: the Mafia Bribery and Intimidation Handbook
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....How to Decorate a Cardboard Box as Your New Home
....Stealing Gas from Your Neighbors Made Easy!
....ATM and Bank Vault Electronics Diagrams
....Become a Millionaire: The Savvy Politician's Handbook of How to Lie
....Making Clothes for Your Kids from Toilet Tissue Scraps
....How to Build Your Own Car With Plywood and Duct Tape
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....Earn Big Money: Learn to Do Hip Replacements on Friends
....Bank Robbery for Beginners
....How to Start Your Own Church and Receive \$\$\$ Donations
....Top Ten Bridges in the U.S. to Live Under
....Living the Good Life: the Official Welfare Fraud Guidebook
....Casino Slot Machine Basics for Nincompoop Gamblers
....How to Build Your Own Dixie-Cups & String Cellphone
....100 Strategies to Sue Rich People for Fun and Profit!
There is also a free government publication you can pick up, entitled "Learn How to Spend Money Without Having Any." This book was compiled by the U.S. Congress, based on their vast experience as legislators. And then there is the last book which is certain to be a classic..."The Biden Encyclopedia of Financial Knowledge." It's a short read...very short...one-half page.

John "Butch" Dale is a retired teacher and County Sheriff. He has also been the librarian at Darlington the past 32 years, and is a well-known artist and author of local history.

Don't Forget Herstory . . .



RANDALL FRANKS
Southern Style Columnist

Sometimes you just got to be hit on the head with a sledge hammer, a five iron or an iron skillet to realize something that has been staring you in the face all your life. I recently went to a One Book One Community event in my hometown where we welcomed a Georgia author who has seen great success with her books. Kimberly Brock's latest and the focus of the event is "The Lost Book of Eleanor Dare." The story is a fictionalized account relating to the descendants of the Lost Colony of Roanoke. In her lecture, I heard her note how she had wondered what were the stories of the women. Then it hit me, that we generally know the "his"tory but the "her"story often dies off within a generation or two of the lady who lived it. Coming from a family of very strong women, their stories permeated my childhood. My grandmother, my mother and even the mothers back for a few greats left pieces of themselves in our family lore. I recently met someone at a community gathering, they asked who was my grandmother. When I said, they replied, "I remember her very well. When I was a boy, she impressed me because she could drive cattle like any man in the valley." I had never thought of her driving cattle. I should have

but it just didn't dawn on me. They had to get from mountain grazing to valley grazing some how. That was part of her story, she never shared with me. I began thinking about the generations of women whose stories were lost to me except in the names and dates of she and her children. Now, I am blessed to have several lines which include some pretty illustrious folks up there on that tree. If the grandmother, aunt or cousin managed to make a mark on their world then elements of her story survive in the written history of their country. Many of those ladies may have had their stories become more fable than history. The famed Lady Godiva who rode on horseback supposedly in her where with all, was one of my grandmothers. I had a grandmother Isabella of France who was credited for overthrowing a king – Edward II. Of course, there were probably a few of those truth be known, especially when the king was their not-so-loving husband. My grandmother Margaret Tudor, who ran Scotland after the death of her husband King James IV died and struggled against some strong noble chieftains. These are a handful who I am blessed to be able to learn a bit about their lives because fate placed them in a position which made their lives important because of the man that was their father, their husband or their son. The oldest image I have of a woman in the tree dates to Rome, 120 BC, when my grandmother Aurelia managed to birth a boy who would be Julius Caesar. So, historians adetailed paragraphs about her.

Jumping forward, a handful of grandmothers, aunts and female cousins managed to get on notable lists among our countries first settlers but little is known about their specific lives other than their arrivals in Plymouth on the Mayflower, or Jamestown on another ship. There is a big dark hole in the herstory of the lives they lived. Sadly, I fear even though we put much of our story out for the world to see through social media. I fear that one day that resource will not be as reliable as the written word once was, if anything was written. Don't let someone have to hit you over the head with something heavy, take the time to write her story while she is here to tell it. Or record those she knows about the generation before. Write your own story too. In my case, a few of those stories in my case can be found in the book "A Mountain Pearl" which highlights some stories about my mother and grandmother in Appalachia. What we do may seem mundane, but to future generations, they might be amazed, just like I was to think of my dear grandmother driving cattle like a drover.

Randall Franks is an award-winning musician, singer and actor. He is best known for his role as "Officer Randy Goode" on TV's "In the Heat of the Night" now on WGN America. His latest 2019 #1 CD release, "Americana Youth of Southern Appalachia," is by the Share America Foundation. He is a member of the Old Time Country Music Hall of Fame. His latest book is "A Badge or an Old Guitar: A Music City Murder Mystery." He is a syndicated columnist for <http://randallfranks.com/> and can be reached at rfrankscatoosa@gmail.com.



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How to Get the Most Out of Your Retirement

FAMILY FEATURES

Retiring from the workforce provides opportunities you may have been unable to take advantage of during your working years, including discovering new passions and devoting more time to the people you love.

Even though your income might be lower than when you were working full-time, being free of financial burdens like credit card debt or a mortgage may provide extra disposable income that allows you to explore hobbies, develop new skills or focus on spending time living life to the fullest.

In fact, if you're over the age of 62, own a home and have equity in it, you can extend your retirement runway by borrowing against that equity. A home equity conversion mortgage, like those available from Guaranteed Rate, a leader in mortgage lending and digital financial services with more than 850 branches across the United States, can flip the roles of lender and borrower. Homeowners can remain on their property and generate income, provided they own at least 60% of their home's equity and it is FHA eligible.

"These mortgages fit a very specialized segment of the marketplace, but for those seeking financial flexibility, they can be a game-changer," said Jim Hettinger, executive vice president of operations, Guaranteed Rate. "Equity build-up over time is one of the most compelling reasons to purchase a home. These loans give long-time homeowners a way to enjoy the benefits of that equity in their retirement years – all while retaining ownership and continuing to live in the house they call home."

While this type of loan shares many similarities with home equity loans, the requirements generally allow for more flexible terms for homeowners, who remain responsible for property taxes, home insurance and home maintenance. Over time, the loan balance increases with the understanding the mortgage will one day be paid off, usually by selling the home, providing the homeowner more flexibility and comfort during retirement. Meanwhile, homeowners receive money from their homes in the form of a lump sum payment or line of credit without making monthly mortgage payments.

Consider these ways to take advantage of a home equity conversion mortgage and get the most out of your retirement.



Photos courtesy of Getty Images



Travel

With minimal limitations on vacation time in retirement, it's possible to get out and explore both domestically and internationally. With the flexibility to take extended leave, retirees can even enjoy trips dedicated to a specific hobby or pastime, such as golfing, shopping, biking, attending sporting events, appreciating the arts and more. You could also consider purchasing a boat or motorhome to take your exploration to the next level.

Pick up a New Hobby

With more time now available, it's possible to expand on hobbies you enjoyed while working or pick up an entirely new pursuit altogether. The possibilities are nearly endless, but some options to consider include gardening, dancing, reading, baking, hiking, collecting antiques, restoring furniture, golfing, bird watching, sculpting or wine or beer making, among others.

Learn a New Skill

Devoting time to pick up a new skill can help keep your mind and body sharp. Whether through formal classes or watching videos online to learn, speaking a new language, playing a musical instrument or cooking a new cuisine are popular options for enhancing your skills later in life.

To find more ideas to live better in retirement, or access the free education guide, visit rate.com.

Benefits of a Home Equity Conversion Mortgage (HECM)

HECMs can provide peace of mind during retirement if you're worried about making ends meet. Using the equity you've already put into your home opens up new sources of income while letting you stay in your own home. Consider these additional benefits:

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Born 1987
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Thomas W. Farley II
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Born 1995
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Stephen C. Shaffer
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Tasha L. McCray
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